



## An Audit of Knowledge and Attitude Regarding Implementation of The National Health Insurance (JKN) in BPK RI

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### **Abstract**

This study aims to evaluate the knowledge and attitude of Human Resource Bureau employees regarding implementation of National Health Insurance (JKN) in The Audit Board of the Republic of Indonesia (known as BPK RI). The study is carried out by quantitative method through the distribution of questionnaires. Based on the data obtained from the results of research on 155 respondents in terms of knowledge and attitude, it can be concluded as follows: 1. the level of knowledge of employees at Human Resources Bureau in BPK RI mostly have low knowledge about the National Health Insurance (JKN) (58.1%). The results are exposed to employees who have never used Social Health Insurance/BPJS Health card with a large enough score (36.1%), and the rest are employees who have used the card; 2. the attitude of employees at Human Resources Bureau in BPK RI has a favorable attitude towards the positive statement (84.5%), as for the attitude of employees to negative statements obtained the opposite result, that most respondents have unfavorable attitude (76.1%). The results were distributed to respondents who had never used Social Health/ BPJS Health card with similar percentages.

**Keywords:** Knowledge; Audit; National Health Insurance (JKN); The Audit Board of the Republic of Indonesia

### **Introduction**

PT Askes (Persero) is a State-Owned Enterprise specially assigned by the government to provide health care insurance for Civil Servants, Pensioners of Civil Servants and TNI/POLRI, Veterans, Pioneers of Independence and their families and other Business Entities. Starting January 1st, 2014 PT Askes (Persero) has been transformed into one of the health agencies trusted by the Government to become one of the Health Insurance Administration Board (BPJS). There are 16.4 million participants of Askes who are civil servants/pensioners of civil servants, military and police.

The Audit Board of the Republic of Indonesia is an independent institution in examining the management and accountability of state finances. By law the position of BPK is regulated in the 1945 Constitution in articles 23E, 23F, and 23G as well as Law (Act) no. 15/2006 on BPK. Employee Status of

BPK RI is a Civil Servant (PNS) who is a mandatory participant of Social Health Insurance previously managed by PT Askes (Persero). The membership is automatically turned into a participant BPJS Health since the enactment of National Health Insurance on January 1st, 2014. The transition of this membership would cause many problems for BPK RI employees in particular, and the civil servants in general related policies and provisions that apply in terms of health services to be obtained. The existence of new policies that appear in the service BPJS Health will certainly be a concern for the participants so that it can be understood well and do not cause misunderstandings in utilizing health services that are entitled.

The implementation of the National Health Insurance policy for employees in BPK RI must be in accordance with the provisions in accordance with Presidential Regulation and Constitution. However, for the administration of BPJS Health can be facilitated by Sub Division of Health at Human Resources Bureau whose position is under Secretary General. BPK RI employees can also make the administration of membership directly to BPJS Health office in accordance with its domicile.

The Human Resource Bureau has organized socialization related to the National Health Insurance policy at BPK RI office, in cooperation with BPJS Health Office of Central Jakarta area. In addition, the dissemination of information to each work unit has been done in the form of an internal instruction letter. This is a proactive effort that has been done by the Human Resource Bureau in the success of the delivery of information related to JKN policy. However, BPK RI employees are still not actively responding to the implementation of the policy.

The new provisions in the implementation of the JKN policy that is a hot issue for BPJS Health participants, especially for BPK employees can cause misunderstandings in the utilization of health services at health facilities that have cooperated with BPJS Health as a provider. Only a small number of BPK RI employees are active in responding to the JKN policy. This is indicated by the presence of a number of employees who come directly to the work unit of Human Resource Bureau to obtain information related to new policies that arise, or through extension phone every day ( $\pm$  3-4 people). The employee usually comes with the purpose of arranging for new enrollment, replacement of lost cards, addition of core family members, and inquiring about BPJS health service procedures. Most of the employees who register as new entrants are employees who have long worked in BPK RI and feel the need BPJS Health services because of illness.

The objective of this audit was to evaluate the knowledge and attitude of Human Resource Bureau employee regarding implementation of National Health Insurance (JKN) at The Audit Board of Republic of Indonesia (BPK RI).

## ***Methodology***

This study was conducted among Human Resource Bureau employees in BPK RI. Researchers choose descriptive quantitative research using cross-sectional survey method. The sample design is convenient sampling. Convenience sampling refers to the collection of information from members of the population who are conveniently available to provide it (Sekaran, 2003). This will help to gain the information more quickly, convenient and less expensive. Structured questionnaire distributed and a total of 155 usable responses were received. The questionnaires were distributed to the employee of Human Resource Bureau in person and also through email to get their feedback accordingly.

The closed questionnaire used to evaluate knowledge were adapted from the constitution No.24 year 2011 about BPJS Health, and to evaluate attitude the questionnaire used Likert scale. The scale in this study is ranging from 1 = Strongly Disagree' to 4 = Strongly Agree' for positive statement, and 1 = Strongly Agree to 4 = Strongly Disagree for negative statement. The use of 4 scale is to avoid central tendency of the respondents.

## ***Literature Review***

### *Compensation*

Direct compensation is the right of the employee and the company's obligation to pay it. Because this is where the importance of compensation for employees as a seller of power (physical and mind). Compensation represents expenses and expenses for the enterprise, the Company expects that the compensation paid will earn a greater employee benefit.

According to Malayu S.P. Hasibuan (2003: 118) states that "Compensation is all income in the form of money, goods directly or indirectly received by employees in return for services provided to the company". According Siswanto Sastrohadiwiryo (2003: 181), Compensation is the reward of services or rewards provided by the company to the workforce because the workforce has contributed energy and mind for the progress of the company in order to achieve the goals set. According to T. Hani Handoko (2000: 155) states that "Compensation is everything received by employees as a reward for their work". The definition of compensation according to Anwar King Mangkunegara (2005: 83) states that "Compensation is something that is considered as a comparable". Meanwhile, according to Veithzal Rivai (2011: 741) states that "Compensation is something that employees receive in lieu of their service contribution to the company."

Based on the opinions of experts above it can be concluded that compensation is the interaction between employees with the organization, which is a reciprocal of services or personnel issued by employees and rewards from organizations in the form of wages or other facilities.

In Veithzal Rivai (2011: 741) mentioned that financial compensation consists of indirect and direct compensation. Direct compensation consists of employee payments in the form of wages, salaries, bonuses, or commissions. Indirect compensation or benefit, consists of all payments not covered by direct financial compensation covering holidays, insurance, services such as child care or religious care, and so on. Nonfinancial awards such as praise, self-respect, and recognition that can affect employee work motivation, productivity, and satisfaction.

### *Knowledge*

According to Notoatmodjo (2005) mentioned that "knowledge is the result of knowing, and this happens after a person performs sensing of a particular object. Sensing occurs through the five senses of sight, hearing and smell". Meanwhile, according to Suriasumantri (2000) stated that knowledge is essentially what we know about a particular object, including science. Knowledge is a treasure of mental wealth that directly enrich our lives. In Wikipedia (2008) mentioned that "knowledge is information or information known or realized by someone. In another sense knowledge is a variety of symptoms encountered and obtained through sensory observation". So, the knowledge of the National Health

Insurance (JKN) is information that is known or realized by someone through the sensation of National Health Insurance (JKN).

### *Attitude*

Notoatmodjo (2005: 52) reveals that "attitude is a reaction or a person's response is still closed to a stimulus or object". According to Azwar (2003 in Hartati, 2006) stated that "attitude is a form of evaluation or reaction of one's feelings towards an object that is supportive or impartial / unfavorable on the object". Thus, the attitude towards the National Health Insurance (JKN) is a form of reaction or a person's response is still closed to the National Health Insurance is favorable or unfavorable. In Notoatmodjo (2005) stated that the attitude is a readiness or willingness to act, and not the implementation of certain motives. Attitude is not yet an action or activity but is a "predisposition" to action or behavior. According to Azwar (2003, in Hartati, 2006) suggests that the attitude is still a closed reaction, not an open reaction of open behavior. More can be explained again that attitude is a reaction to objects in certain environments as suau appreciation of the object. In some ways, attitude is an important determinant of behavior. As a reaction it always relates to two alternatives that are happy or unhappy, according to and execute, avoid or avoid.

## **Result**

### *Reliability Analysis*

The data were subjected to Cronbach's Alpha tests of reliability. Reliability of a measure is an indication of the steadiness and consistency which the instrument measures the theory and helps to measure the goodness of the data (Sekaran, 2003). Table 2 shows the possible range value to measure the value of Cronbach's Alpha of the variables.

<b>Variables</b>	<b>N of Items</b>	<b>Cronbach's Alpha</b>	<b>Interpretation</b>
<b>Knowledge</b>	32	0.952	Reliable
<b>Attitude</b>	20	0.911	Reliable

**Table 1. Reliability Test for Variables**

*Source: SPSS outcome of own data*

According to Table 1, all variables had acceptable Cronbach's Alpha value that indicates a good level of internal consistency for the scale with the specific sample used for the study.

### *Profile of the Respondents*

Based on Table 3, the respondents consisted of 42.6% male and 57.4% female. Among 155 respondents the highest number of respondents belonged to the age group of 31 – 40 (41.9%). Most of the respondents (55,5%) have working experience more than 6 years.

**Table 2. Demographic Profile of The Respondents (n=155)**

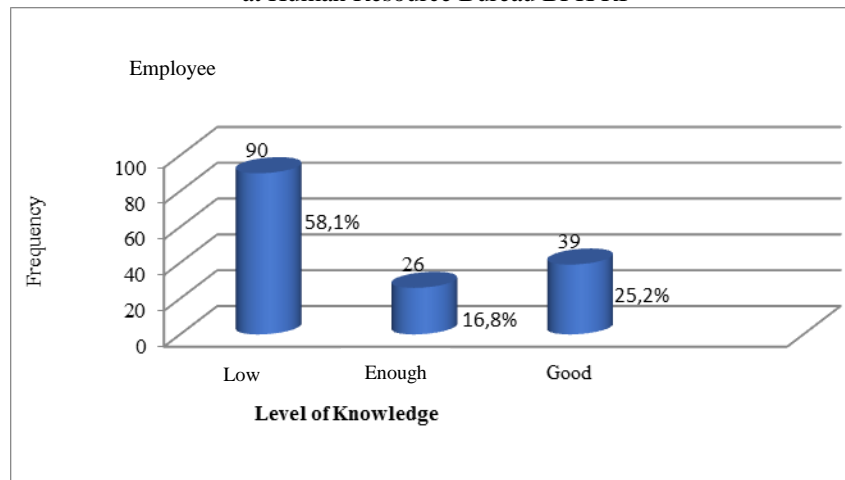
No	Item Characteristic	(f)	(%)
(1)	(2)	(3)	(4)
1.	<b>Gender</b>		
	Female	86	57,4
	Male	69	42,6
2.	<b>Age</b>		
	20 – 30 years	53	34,2
	31 – 40 years	65	41,9
	> 40 years	37	23,9
3.	<b>Work Experienced</b>		
	1 – 3 years	17	10,9
	4 – 6 years	52	33,6
	> 6 years	86	55,5

### Descriptive Analysis

#### 1. The Knowledge of Employee Regarding Implementation of National Health Insurance (JKN) at Human Resource Bureau BPK RI

Graph 1

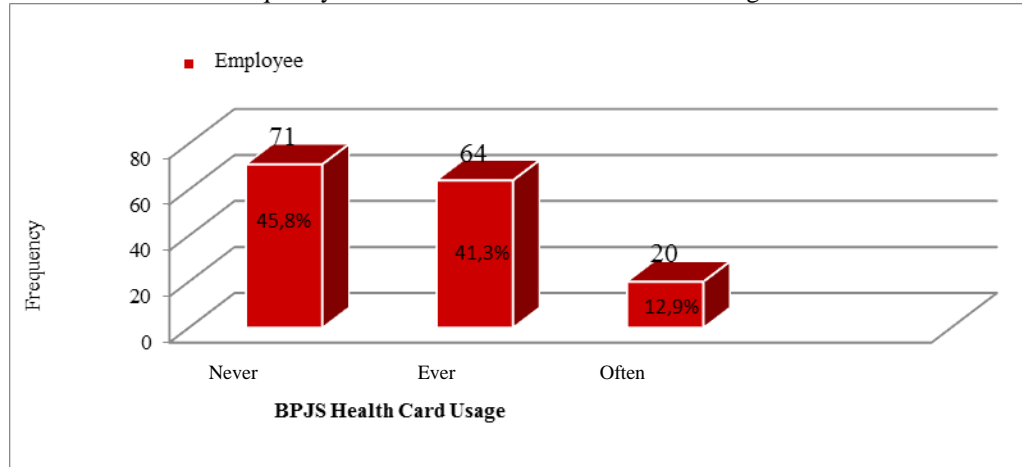
Frequency Distribution of Knowledge of Employee Regarding Implementation of National Health Insurance (JKN) at Human Resource Bureau BPK RI



The variable knowledge of employees regarding the National Health Insurance (JKN), it turns out that few employees of Human Resources Bureau in BPK RI have a good knowledge of 25.2%.

2. *The Knowledge of Employee Regarding Implementation of National Health Insurance (JKN) at Human Resource Bureau in BPK RI Based on Frequency of BPJS Health Card Usage*

Graph 2  
Frequency Distribution of BPJS Health Card Usage

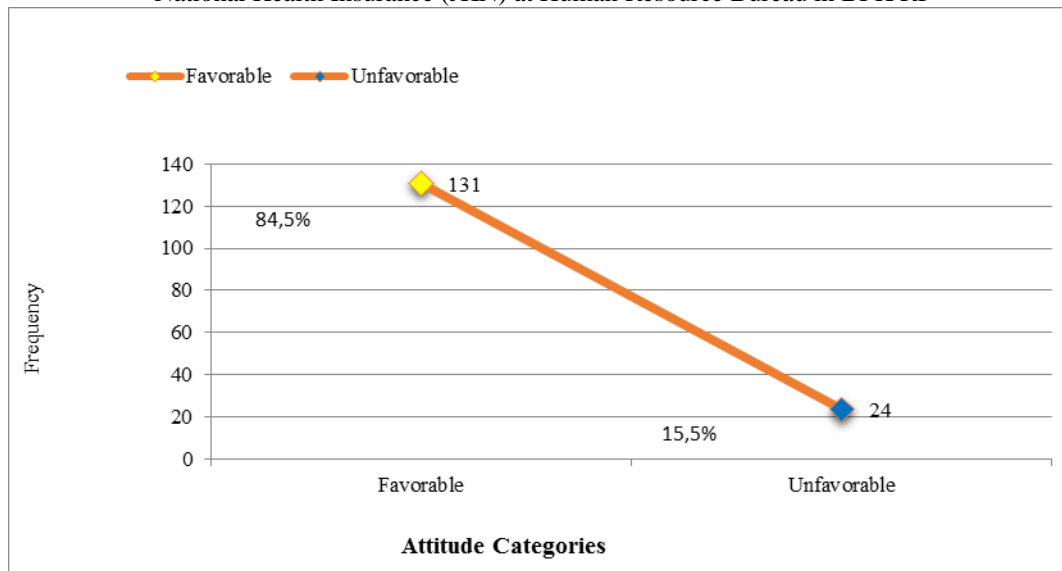


Based on the graph above, it can be seen that the frequency of the use of BPJS Health card of Human Resources Bureau employee is only a few employees who use it with frequent frequency (12.9%).

3. *The Employee’s Attitude Toward Positive Statements Regarding Implementation of The National Health Insurance (JKN) at Human Resource Bureau in BPK RI*

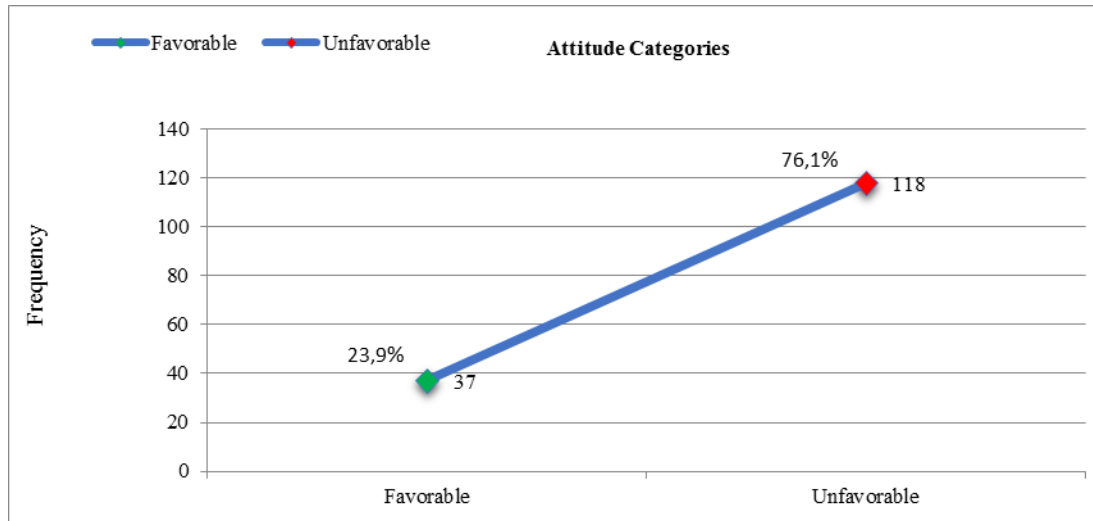
Based on the result of research, most respondents have favorable attitude toward positive statement (84,5%) and the rest is unfavorable attitude. Below is the result of attitude measurement data processing, more specific based on the frequency of use of BPJS Health from respondents.

Graph 3  
Frequency Distribution of Employee’s Attitude Toward Positive Statements Regarding the Implementation of National Health Insurance (JKN) at Human Resource Bureau in BPK RI



4. *The Employee’s Attitude Toward Negative Statements Regarding Regarding Implementation of National Health Insurance (JKN) at Human Resource Bureau in BPK RI*

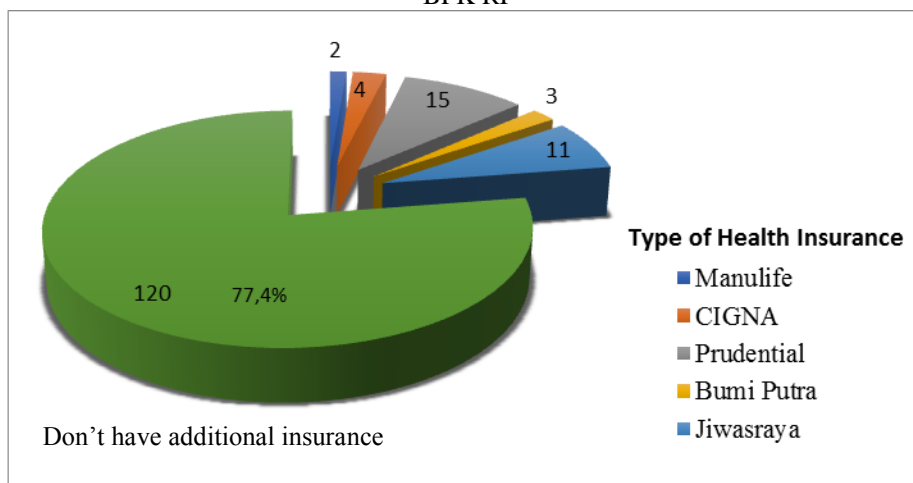
Graph 4  
Frequency Distribution of Employee’s Attitude Toward Negative Statements Regarding Implementation of National Health Insurance (JKN) at Human Resource Bureau in BPK RI



Data on graph 4 can be interpreted that most respondents have unfavorable attitude to negative statements that is 76.1%.

5. *The Additional Health Insurance that Used by the Employee at Human Resource Bureau in BPK RI*

Graph 5  
Frequency Distribution of Additional Health Insurance that Used by the Employee at Human Resource Bureau in BPK RI



Referring to the data above, it can be seen that the employees at Human Resources Bureau in BPK RI (77.4%) do not have additional health insurance outside of the Social Health Insurance/BPJS Health.

## Conclusion

Based on the data obtained from the results of research on 155 respondents at Human Resource Bureau in BPK RI on the implementation of the National Health Insurance (JKN) in terms of knowledge and attitude, it can be concluded as follows:

1. The level of knowledge of employees at Human Resource Bureau in BPK RI mostly have low knowledge about the National Health Insurance (JKN) (58.1%). The results are exposed to employees who have never used Social Health Insurance/ BPJS card with a large enough score (36.1%), and the rest are employees who have used the card.
2. The attitude of employees at Human Resource Bureau in BPK RI has favorable attitude towards the positive statement (84.5%). As for the attitude of employees to negative statements obtained the opposite result, that most respondents have unfavorable attitude (76.1%). The results were distributed to respondents who had never used Social Health/BPJS Health card with similar percentages.

This research is descriptive quantitative only, so for the future research it can be use another analytical technique by using regression. In addition, it could be assessing the prior knowledge of the respondent to make a comprehension and a good analysis of the data. Besides that, this research cannot be generalized to another sector, furthermore it needs to adjust with the area that the research will be conducted.

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