BPJS Employment Development Strategy for Ternate Branch in Increasing Acquisitions for Shield Agents

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Abstract

Social security is a form of social protection that guarantees everyone can fulfill a decent life's basic needs. Having death and accident insurance while working is very important for all non-formal workers in Indonesia, including in the city of Ternate and its surroundings. The data analysis method used in this research is descriptive qualitative. Qualitative descriptive is a method used to explore findings in the field. The research results show that there are four successful shield builders, such as the shield office built by Muhammad Hikmawan, which has 24 shield agents; Prasanti D has 25 shield agents; Taufik Hariyadi has 26 shield agents; and Vincenzo Runtu has 26 shield agents. The total number of agents from 4 supervisors is 101 productive shield agents who help socialize the benefits of the BPJS Employment program to the working community, non-wage earners. New BPJS Employment participants with the non-formal worker segment include motorcycle taxi drivers, fishermen, fishermen traders, etc. The acquisition sequence for January, there were 1048 participants; in February, there were 744 participants; in March, there were 5328 participants; in April, there were 2022 participants; in May, there were 7497 participants; and in June, there were 7188 participants; the total number of new participants registered through shield agents from January to June was 23827 participant.

Keywords: *Shield Agent, Not Wage Recipient, BPJS Labor, Ternate City.*

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A. INTRODUCTION

The government is responsible and obligated to provide socio-economic protection to the community based on Law No. 40 of 2004 concerning the National Social Security System and Law of the Republic of Indonesia No. 24 of 2011 concerning the Implementation of Social Security. Meanwhile, explicitly regulating social security for workers is the Regulation of the Minister of Manpower of the Republic of Indonesia, Number 7 of 2017, concerning the Social Security Program for Indonesian Workers (Kompas, 2020). Social security is a program implemented in most countries in the world. Each country has programs tailored to its conditions, such as financial capabilities, demographics, politics, and social factors. Government-appointed social security regulators manage social security programs in each country (Arianto, 2017; Sari & Safrizal, 2022; Fadillah et al., 2023). Social protection plays a vital role in encouraging economic growth in Indonesia. Historically, one of the benefits of social security is that it provides essential protection to meet the needs of workers and their families. The Social Security Administering Agency (BPJS) for Employment is a public legal entity established to

provide social protection to Indonesian workers (Said & Darma, 2022; Efendi & Suharsono, 2019).

Strategy is a process or series of fundamental and comprehensive decisions, accompanied by decisions about how to implement them by senior management or all organizational levels to achieve organizational goals (Nawawi, 2005)(Izza & Aslami, 2022). In general, strategy can be considered an act of adaptation to specific environmental situations that may be necessary, where the corrective action is consciously taken based on reasonable considerations. Agen Perisai (Indonesian Social Security Activist) is an extension of BPJS Employment, which uses an agency system to recruit participants (Fatmawati, 2020; Napitupulu et al., 2022). According to the Big Indonesian Dictionary (KBBI), an agent is an intermediary between individuals or companies who arrange sales to other companies on behalf of entrepreneurs or their representatives. Employment Protection Officers have several duties, including conducting socialization and collecting and managing participants in the Social Security Employment Protection program.

BPJS Employment offers four central schemes, namely Worker Accident Insurance (JKK), Death Guarantee (JKM), Old Age Security (JHT), and Pension Guarantee (JP). A new scheme organized by BPJS Employment is the Job Loss Guarantee Scheme (JKP). Everyone has the right to work, wages, and to be treated fairly and appropriately in employment relationships. Workers may face risks when doing their work, so the survival of workers and their family members requires special attention (Badikenita, 2023; Iriawan, 2022). On the other hand, the State should guarantee a decent life for workers and their family members. Therefore, the state develops a social security system for everyone and empowers weak and disadvantaged communities following human dignity in the form of a national social security system; one of the goals of this system is to guarantee worker protection. (Justisia Vision Team, 2014).

The lack of public understanding of the differences between BPJS Health and BPJS Employment causes the need for outreach so that the public can differentiate and recognize the importance of the program and the benefits of being a BPJS Employment participant (Nasikhin et al., 2022; Manalu et al., 2023). Socialization on national social security issues is essential because socialization is a long-term process to convey values, norms, and behavior. Socialization aims to change behavior in the desired direction; socialization also increases awareness of the BPJS Employment brand and can achieve the goal of BPJS Employment, namely the hope that all workers will be included in the BPJS Employment program (Siagian, 2016; Julianawati et al., 2022). From the description above, it can be seen that the BPJS Employment Ternate Branch has implemented participation expansion programs by implementing a membership expansion strategy by carrying out activities.

There is still a large gap between the number of participants who register for BPJS Employment and the number of non-wage-earning workforce participants in the Ternate Branch office. The authors is interested in discovering more about the

internal and external factors that influence the BPJS Employment membership expansion program in increasing the number of participants in Ternate City.

B. METHOD

The problem described seeks to reveal and understand the strategy of BPJS Employment Ternate Branch Managers in Recruiting Shield Agents. The use of a qualitative approach is based on the consideration that a qualitative approach is more relevant and suitable to the problem. It is then used to build an understanding of the phenomenon being studied. Data collection techniques are used in two ways, namely primary and secondary data collection techniques. Secondary data was obtained from the BPJS Employment Ternate Branch, while primary data collection techniques were obtained directly in the field by observing and interviewing informants. The interview technique used was a non-probability sampling technique using purposive sampling. The data analysis method used is qualitative descriptive analysis. Qualitative descriptive is a method used to explore findings in the field (Lexi Moleong, 2001).

C. RESULT AND DISCUSSION

The formation of BPJS Employment from its initial name when it was still a BUMN was called PT JAMSOSTEK; with the birth of Law No. 24 of 2011, the formation of BPJS Employment, including our twin brother, namely BPJS Health with the same Law, namely Law 24 which regulates social security which is shared is social security health and employment social security, there are divided health insurance programs, all of which are covered by BPJS Membership and those relating to BPJS Employment are covered by BPJS Employment, where in the law the substance nomenclature has also been changed from Askes to BPJS Health and from JAMSOSTEK to BPJS Employment, that is legal basis. The social security law has government regulation (PP) 86 of 2013 for administrative sanctions for BPJS Employment or JAMSOSTEK. In the past, the legal basis was also established regarding the stages of participation, so it was an obligation to register with BPJS Employment for companies. It started from there before there were BPU workers (non-wage earners) like now or independent workers. There are legal sanctions for companies that do not register their workers. The JAMSOSTEK program, before BPJS Employment, had PP 86 of 2013, which regulates sanctions for business owners/companies who have not registered their workers.

North Maluku's central branch office spot is in Ternate City, and the sub-branch offices are in North Halmahera and South Halmahera. Later, above the branch, there will be the name of Kanwil in Makassar. BPJS Employment is spreading its wings to BPU (*Bukan Penerima Upah*/non-wage earner) workers; of course, someone will help by creating an agency system called a shield, so for the main branch there are four shield supervisors and in the sub-branch, there are five supervisors divided into The sub-branch office in North Halmahera has two supervisors and the sub-branch office in South Halmahera has three supervisors, so

there are a total of 9 shield supervisors for North Maluku Province, divided by district/city. The main branch oversees Ternate City, Tidore City, West Halmahera Regency, and Central Halmahera Regency. The South Halmahera sub-branch offices are South Halmahera Regency itself, Sula Islands Regency, and Taliabu Island Regency. Meanwhile, the North Halmahera sub-branch oversees the North Halmahera Regency, East Halmahera Regency, and Morotai Island Regency.

The supervisor's strategy in recruiting shield offices and agents has provisions or conditions; BPJS Employment takes communities such as cooperatives foundations, and can also be legal companies such as PT and CV to become shield offices. Talking about strategy, the supervisor advised the shield office to recruit shield agents who have time because the aim is to reach the community. If it is a shield office that does not have much contact with the community, acquiring it will be pretty challenging, as the shield aims to reach remote areas. We built a collaboration with CV Santo Alvin and several other shield offices after seeing that Santo Alvin supervises fishermen so that the direction can be to register the fishermen, even though in practice, it turns out to be extensive, for example, he acquires outside fishermen too, the following are communities or groups such as PKH so that we can get prospective participants from there again, even though in practice it is not possible to create shield offices because they are tied to government agencies such as agencies or ministries. The shield office gets 10% of the acquisitions the shield agent makes monthly. Recruitment for shield offices and agents started in 2021 for the North Maluku Province region.

For Ternate City, there are four shield office supervisors, namely Vincenso Runtu, Muhammad Hikmawan, Taufiq Hariyadi, and Prasanti D. For Vincenso Runtu is in charge of 2 shield offices, namely Santo Alvin and Dua Anugrah, in which there are 25 active shield agents; actually, those were input from January that's already more than 25 shield agents, only the others did not make any acquisitions in a month, and eventually, they became inactive so the ones that survive or are active to date are only 25 shield agents for two shield offices. Inactive shield agents acquired each month will automatically be deactivated. To reactivate shield agents that are no longer active, wait for the following three months. Therefore, shield agents must have acquisition activities every month, even if there is only 1 participant. Muhammad Hikmawan has two shield offices, Taufiq Hariyadi has one shield office, and Prasanti D has one shield office, so Ternate City has six shield offices. The shield agent recruitment mechanism is through the shield office; the shield office is obligated to recruit shield agents because the shield office will get an incentive of 10% of the total number of shield agent acquisitions within the shield office. Some conditions must be met to form a shield office, including that there must be five shield agents before a shield office can be created. From the description above, the author presents data on four shield agent office builders for the BPJS Employment Ternate Branch in Figure 1 below:

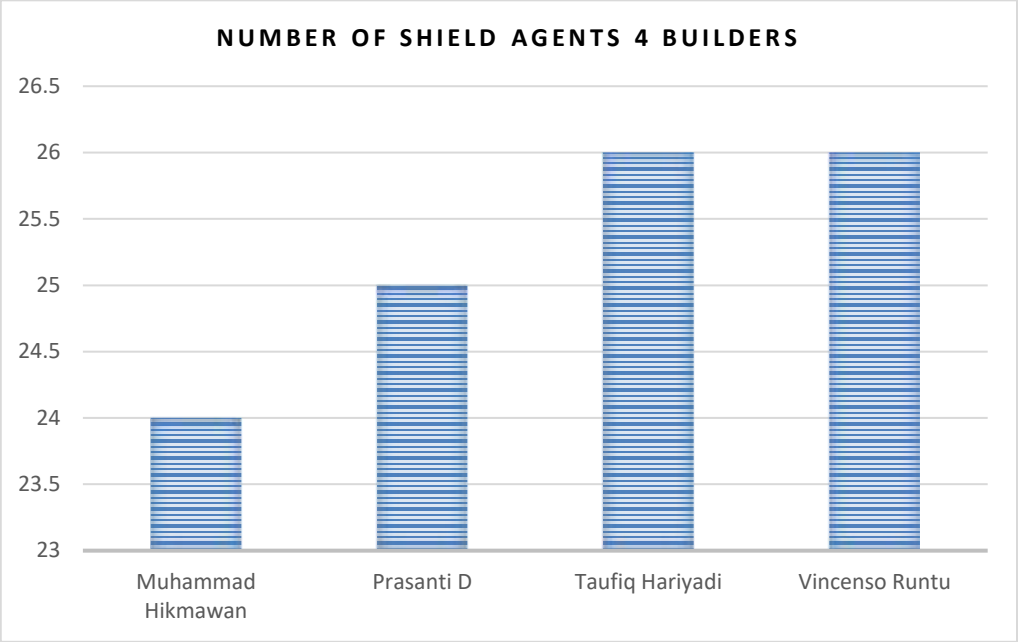


Figure 1. Office Manager and BPJS Employment Shield Agent, Ternate Branch
Source: Processed from BPJS Employment

The Shield office is an organization that oversees shields in supporting the implementation of employment social security. Meanwhile, shield agents, from now on referred to as shields, are people/individuals/individuals who are members of the shield office and are tasked with carrying out socialization, acquisition, and management of employment social security program participation. The scope of membership management rights is only limited to participants in the salaried segment, micro and small businesses, and the non-wage earner segment. With the existence of a shield agent, BPJS Employment, of course, also wants to provide a way for the public to learn more about its services. With the existence of direct agents who provide a detailed and insightful approach to the protection program, they can provide better knowledge about the BPJS employment program and invite more people and workers to participate in BPJS employment protection services (Sitio, 2023)(Aristasari et al., 2023).

The shield is an adaptation of the Indonesian government to the agency system implemented by Japan under the name Shauroshi. Japan has actually implemented a shield agent mechanism to help with social security for employment for a long time. Japan is the first country to implement an agency system in the world. For Indonesia itself, the background is the condition of the BPJS Employment office, whose scope on average is still provincial and has not yet been extended to every district and city, with all the existing considerations so that auxiliary offices are not built so that BPJS Employment creates a partnership system because of the protection provided by BPJS Labor is not only formal workers in companies but has also spread to BPU workers (non-wage earners) or non-formal workers. Now, independent workers can be registered with BPJS Employment. Independent work is not only in urban areas; independent workers are definitely spread throughout

villages in Indonesia. This is the basis for creating the shield system, which is to help branch offices with an agency system where if we look at banking and public services such as loans or credit, they all already have an agency system; this is why BPJS Employment then adapted the shield agency system model (Habibie et al., 2017).

The acquisition strategy carried out by shield agents is by conducting outreach to people who have income-generating activities or activities such as farmers, fishermen, traders, motorbike taxis, public transportation drivers, and others so that when a risk occurs, active participants can claim the BPJS Employment program provided. Shield agents can carry out outreach through social media platforms, such as posting information and benefits from the BPJS Employment program on Facebook, Instagram, and WhatsApp. Information from the BPJS Employment program can also be shared via WhatsApp groups, Facebook, and others. On the other hand, the shield office must play an active role so that shield agents play an active role in recruiting. Shield agents must also play an active role in local governments by holding hearings so that the legality of shield agents is known to the public. Shield agents must collaborate with parties who can bring in/gather the masses. Becoming a BPJS Employment participant is mandatory for workers in the formal sector and non-formal workers.

Non-formal workers carry out economic activities or businesses independently to obtain income from these activities/businesses. Non-wage recipients (BPU) include shareholders/capital owners, honorary employees, talent and hobby development training participants, unpaid family workers, and employees outside the employment relationship (including cooperative employees). Internship or internship students (PKL) and KKN students are also non-employee participants (BPU) because, during the activity, it is guaranteed that unexpected risks will arise if an accident occurs on the way to the company where the internship is taking place or suffers a work accident (Pearl, 2020; Meizary et al., 2023).

If you look at Figure 2 above, it can be explained that 4 shield supervisors come from the main BPJS Employment branch office in Ternate, 4 office supervisors who are also shielded agents, namely Muhammad Hikmawan, Prasanti D, Taufik Hariyadi, and Vincenso Runtu. Of the 4 shield office builders, it can be said that the process of recruiting offices and shield agents from the 4 shield builders can be said to be successful by looking at the statistics presented, such as the shield office built by Muhammad Hikmawan has 24 shield agents, Prasanti D has 25 agents shield, Taufik Hariyadi has 26 shield agents, and Vincenso Runtu has 26 shield agents. The total number of shield agents from 4 supervisors is 101 productive shield agents who help socialize the benefits of the BPJS Employment program for non-formal workers or workers who do not receive wages. This outreach by 101 active agents encourages increased BPJS Employment participants in Ternate City, the Regency area, and Cities around Ternate City. Further acquisitions can be seen in the acquisition chart from January to June 2023 below:

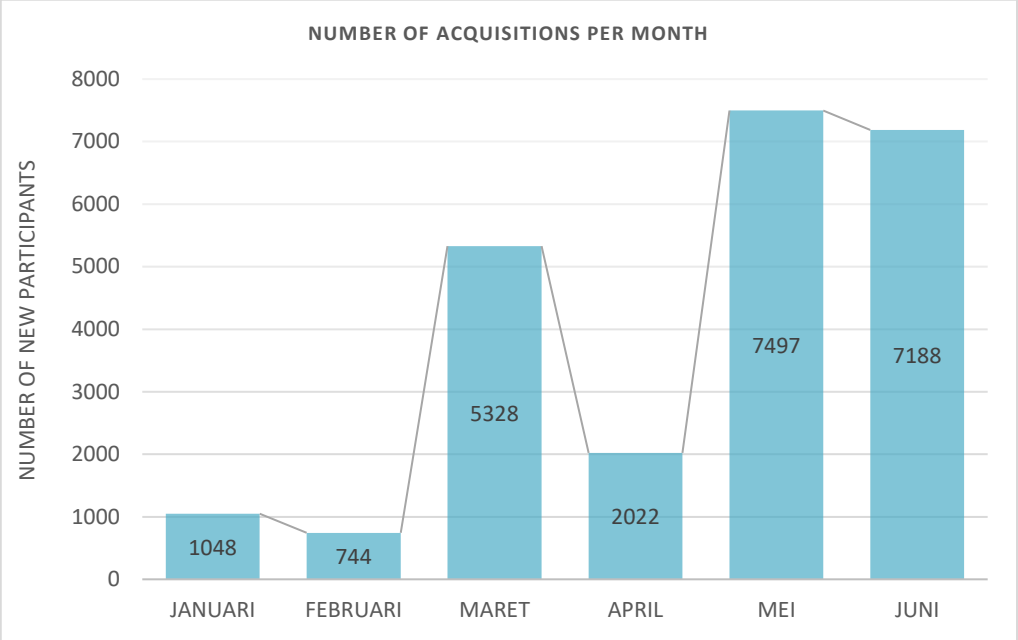


Figure 2. January-June 2023 Participant Graph

Source: Processed from BPJS Employment

The illustration from Figure 2 above can be seen of monthly shield acquisitions starting from January to June 2023; the acquisitions shown in the table above are new BPJS Employment participants, with the participant segment being non-wage earners or non-formal workers such as motorbike taxi drivers, farmers, fishermen, traders, and others. The acquisition sequence for January, there were 1048 participants; in February, there were 744 participants; in March, there were 5328 participants; there were 2022 participants; in May, there were 7497 participants; and in June, there were 7188 participants; the total number of new participants registered through shield agents from January to June was 23827 participant. Statistics on new participants in the last 6 months show that the 4 shield office coaches, namely Muhammad Hikmawan, Prasanti D, Taufik Hariyadi, and Vincenzo Runtu, were considered successful in conveying information to the shields they had built and could be applied by shield agents to convey it to the non-formal working community or not a wage earner.

BPJS Employment has made various efforts to increase its membership. The geographic location is too broad and covers many islands, making opening service offices in every city impossible. A total of 514 districts/cities have been unable to build offices due to efficiency concerns. BPJS Employment then formed a shield to increase membership. Perisai is a social agent created to increase penetration of BPJS Employment products. Shield agents must help reach all workers in the country. Perisai will be the social security controller and the BPJS Employment representative to interact and provide awareness or advice to the public (BPJS Employment, 2017). This shield office and agent model can be said to open up employment opportunities because this shield office does not teach the Koran but can employ people through the shield incentive mechanism. This shield agent's job is to socialize the benefits of BPJS Employment to the community and recruit BPU workers (non-wage earners) or

non-formal workers to protect all activities by registering as BPJS Employment participants.

BPJS Employment agents make acquisitions so they get incentives. The incentive is that when people are new registrants, meaning they have never been registered before as BPJS Employment or JAMSOSTEK participants, the shield agent will receive an incentive with a calculation of 16,800 registrants; the incentive is 10,000 and 36,800; the incentive is 15,000 thousand for each registrant. Furthermore, participants who are not wage earners can register for 2 programs, namely Work Accident Insurance (JKK), with a mechanism of 1% of income IDR 16,800/month. If participants participate in 3 programs, Old Age Security (JHT) will be added with a mechanism of 2% of income of IDR 20,000. Accumulated from participants with a salary of IDR 1,000,000 if they take part in 3 programs, the fee is Rp. 36,800/month.

The coverage of the Non-Wage Earning Workers (BPU) program is divided into 3 programs, namely Work Accident Insurance (JKK), Death Insurance (JKM), and Old Age Security (JHT). These 3 programs are a form of community effort as a form of protection for the activities they undertake in living their lives. For people who are not wage earners or formal workers, such as farmers, fishermen, motorbike taxi drivers, herbalists, athletes, traders, and other non-formal workers who are registered or registered as BPJS Employment participants, they can carry out their activities without worrying about this is because if a work accident occurs in activities related to work, all medical costs will be borne by BPJS Employment with class 1 facilities if treated in a hospital, either a private hospital or a government hospital that has collaborated with BPJS Employment.

Suppose health facilities in the area cannot treat or deal with problems arising from work accidents, and the recommendation must be referred outside the area. In that case, all types of transportation costs to and from home are covered by BPJS Employment with a maximum limit for land transportation of IDR 5,000,000, maximum sea transportation of IDR 2,000,000, and air transportation of a maximum IDR 10,000,000. This transportation cost does not include the cost of care and treatment because there is no maximum limit for the cost of care and treatment, aka unlimited. If a work accident occurs and you are unable to work, there is compensation given to the participant as a replacement for the income he gets; this replacement cost is given by standard nominal income registered; for example, the nominal registration amount is IDR 1,000,000. Compensation for temporary incapacity for work will be stated at 100% equal to IDR. 1,000,000 for the first 6 months; if you cannot work in the next month after the first 6 months, you will be given 100% equal to Rp. 1,000,000 for the second 6 months, and if you have not worked, you will be given 50%, equal to IDR 500,000, until then or until the person concerned has recovered and can work or carry out activities again.

For Death Benefit (JKM), if people who are not registered wage earners or register themselves as BPJS Employment participants die, they are guaranteed to receive death compensation for all types of death, whether intentional, such as suicide or due to illness or death. Participants who are actively registered to pay

contributions will receive death compensation with details of IDR 20,000,000, periodic compensation of IDR 12,000,000, and funeral costs of IDR 10,000,000. In total, participants who die will receive compensation of IDR 42,000,000. In contrast, participants who die due to a work accident will receive compensation of IDR 72,000,000, however, participants who die due to a work accident can immediately claim the scholarship costs for 2 children from kindergarten to college (S1) with details for the children. Kindergarten to elementary school/equivalent is IDR 1,500,000/person/year for a maximum of 8 years, total compensation is IDR 12,000,000, for junior high school/equivalent it is IDR 2,000,000/person/year for a maximum of 3 years, total compensation is IDR 6,000,000, for high school/equivalent it is IDR 3,000,000/person/year for a maximum of 3 years, the total compensation is IDR 9,000,000, and for higher education the maximum is IDR. 12,000,000/person/year for a maximum of 5 years; total compensation is IDR. 60,000,000, so the total is IDR 87,000,000 for 1 child, while those covered by BPJK Employment are 2 children, so IDR 87,000,000 x 2 = IDR 174,000,000.

Participants who died without a work accident must have been registered and active as participants for at least 3 years. Death insurance benefits will be received by the legal heirs based on administrative documents such as family cards, marriage cards, and certificates from the government, in this case, sub-districts and sub-districts that explain the authenticity of the heirs in sequence such as widow/widower/children, parents/grandchildren/ grandparents, siblings, in-laws, and parties appointed in the will by the deceased participant. Old age security is a form of savings for old age provisions, which is an accumulation of BPJS Employment membership fees; the amount of old age security benefits is the accumulated value of the contributions that have been deposited plus the results of their development, meaning that there is monthly interest and annual interest paid. can be obtained from participation in old age insurance. For this old age security program itself, there are no administrative fee deductions as applied by banks, meaning that the old age security fee will be flat as long as you are still a BPJS Employment participant (Wibawa & Darma, 2023; Setiawan & Adi, 2023).

If a participant who takes part in the old age security program has been actively registered for 6 years and then the following year the participant no longer pays the old age security contribution due to unforeseen obstacles, and this lasts for 4 to 5 years and then the participant wants to continue paying then 4 to 5 years that are not paid are not arrears. Participants only pay the fees when they want to continue in that month, and they will be accumulated with the previous fees that have been registered for 6 years of activity. Old age insurance benefits can be taken at once when an active participant has entered old age or retirement, is totally permanently disabled, dies, or stops working with a waiting period of 1 month, then payment of the old age guarantee benefit can be given in part up to a specific limit if the participant has had a period of 1 month. Membership is a minimum of 10 years, and the use of old age insurance benefits can be within a specific limit with a mechanism of 30% of the participation amount, which is intended for home

ownership or a maximum of 10% for other purposes in accordance with preparation for entering old age or retirement.

In the course of acquiring a shield agent in Ternate City, there was one case of a participant who was not a wage earner or a non-formal worker who was actively registered and then died even though he had only been registered for 2 months by participating in the Work Accident Insurance (JKK), Death Guarantee (JKM) program, with The salary is IDR 1,000,000 for the sand mining type of work, so the monthly fee is IDR 16,800, membership has only been 2 months so then payment is IDR. 33,600. When the participant in the name of Alwis Abdul Mutalib registered, the person concerned was still in good health, but that is how life is when death comes; no one can predict, and in the end, the family left behind claimed the benefits of the BPJS Employment program and in the process, the final heir was in the name of Yati Hi Daud as his wife benefits from death insurance amounting to IDR 42,000,000. The delivery of death compensation to the heirs was carried out by the shield agent and representatives from the Ternate BPJS Employment Main Branch office, which was witnessed by the South Ternate District Secretary and the Kalumata Village Head, where the person concerned lives. This government program in the form of social security is very beneficial for people who want to take part or register because this program is a form of effort by heads of families or people who are over 17 years old who have non-formal jobs so that when something happens that cannot be predicted, they will not be left in trouble for the heirs left behind.

D. CONCLUSION

Shield agents have socialized the impact of the BPJS Employment program to the informal working community who were previously unaware and did not know about the importance of the benefits of the BPJS Employment program. Finally, people are now aware to participate in the BPJS Employment program. This is proven by the willingness of residents of Ternate City and its surroundings to register for the BPJS Employment program through shield agents. The approach to increasing awareness of informal workers is successful because it has included more informal sector workers in the BPJS Employment Ternate Branch program. The BPJS Employment program makes residents of Ternate City and its surroundings understand the importance of becoming BPJS Employment participants because it offers many benefits so that people are enthusiastic about registering to become BPJS Employment participants. Socialization also increases awareness of the BPJS Employment brand. It can achieve the goal of BPJS Employment, namely the hope that all workers will be included in the BPJS Employment program.

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