Good Practices in Social Security

Good practice in operation since: 2016

Mobile JKN: A one-stop solution for social security health services at people's fingertips

Certificate of Merit with Special Mention, ISSA Good Practice Award – Asia and the Pacific competition 2018

Social Security Administering Body for the Health Sector
Indonesia

Summary

The National Health Insurance program (Jaminan Kesehatan Nasional – JKN) is one of the national strategic programs mandated by Indonesian Law aimed to provide health insurance for all Indonesian citizens. It is managed by the Social Security Administering Body for the Health Sector (BPJS Kesehatan). The number of JKN participants as of 1 May 2018 has reached 196.62 million. The primary issue faced by this program is the high number of visiting participants to branch offices for administrative matters. Dissatisfaction with long waiting times caused the participation satisfaction index to decline since 2014 to 2016.

The BPJS Kesehatan developed Mobile JKN, an information technology based service that can be accessed by participants anytime and anywhere. Features of the Mobile JKN app include new participant registration, participant data update, digital participation card, information canals and complaints submission. Participants can get real time information and administrative service by themselves using Mobile JKN, and no longer need to go to branch offices. Since the implementation of Mobile JKN, participant satisfaction improved to 79.50 per cent in 2017 from 78.60 per cent in 2016. The average number of participant visit to branch offices declined by 68.5 per cent.

The issue or challenge

What was the issue or challenge addressed by your good practice? Please provide a short description.

BPJS Kesehatan branch offices were faced with the issue of large numbers of queues. Prior to the implementation of Mobile JKN, the daily average of the number of visitors at the national level was 298.593. Visitors needing information and administrative service crowded the office. Information and administrative services provided by branch offices to participants include:

1. New participant registration

2. Participant data update

3. Card printing

4. Information and complaint

The high number of participant visits outnumbered the capacity of the human resources and facilities in branch offices. Dissatisfaction with waiting times was believed as one contributing factor to the decline of the satisfaction index. Within the three-year period beginning in 2014, this index had been declining. It was 81.0 per cent in 2014, 78.90 per cent in 2015, and 78.60 per cent in 2016.

BPJS Kesehatan needed to find a solution to the high number of visits which inconvenienced the participants. This was also impractical for the participant administrative process and the health service.

Addressing the challenge

What were the main objectives of the plan or strategy to resolve the issue or challenge? List and briefly describe the main

elements of the plan or strategy, focusing especially on their innovative feature(s) and expected or intended effects.

Considering the issues and challenges, BPJS Kesehatan strove to solve the situation by developing the Mobile JKN application. Its development has been focused on transforming branch office services such that participants may be able to access these by themselves. The app has been developed with primary features which accommodate the needs of participants to obtain information and administrative services such as:

1. New participant registration – The new participant registration feature provides service for Indonesian citizens to register quickly and easily through online registration.

2. Participant data update – The participant data update feature enables the update of data such as changing the type of participation, upgrading the benefit tier, and updating personal data online.

3. Digital participant card (digital Indonesian health card) – With the digital participant card feature, participants only need to show their digital cards on their smartphones in order to obtain health services in health facilities.

4. Information and complaint service – The information and complaint service feature provides various information that the participants need regarding the JKN program. In addition to this, participants can also submit their complaints online.

5. Other Additional Features – Other additional features for Mobile JKN users include:

    - Premium payment
    - Medical history screening
    - Medical records
    - Health facility queue online registration
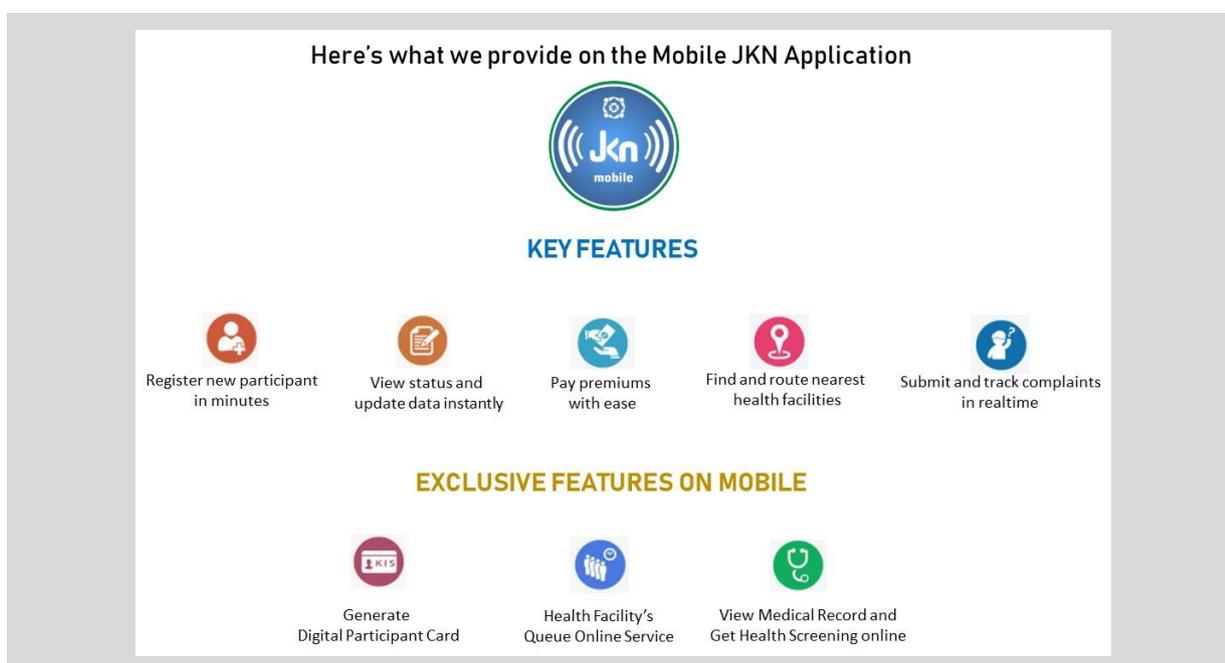
The expected results from the Mobile JKN implementation are:

1. People can register themselves and their family members into the program without visiting branch offices.

2. Participants have ease of access to online information and administrative service, a quick and easy way without having to go to branch offices.

3. Obtaining health service is facilitated. Participants do not need to bring the physical participant card in order to obtain service, a digital card is deemed sufficient.

4. Decrease in the number of visits to branch offices.

5. Increase in the participant satisfaction index.

Targets to be achieved

What were the quantitative and/or qualitative targets or key performance indicators that were set for the plan or strategy? Please describe briefly.

The targets of the Mobile JKN application include the following:

1. Increase the participant satisfaction index.

2. Rating scale of the Mobile JKN application users.

3. Decrease in the number of participant visits to branch offices by 50 per cent.

4. Increase in the number of users downloading the app to 10 million by 31 December 2018.

5. Operational cost efficiency.

Evaluating the results

Has there been an evaluation of the good practice? Please provide data on the impact and outcomes of the good practice by comparing targets vs actual performance, before-and-after indicators, and/or other types of statistics or measurements.

1. The Increase of the Participant Satisfaction Index: Prior to Mobile JKN, the participant satisfaction index was declining for three years since 2014. In 2014, the index was 81.0 per cent; in 2015, 78.90 per cent; and in 2016, 78.60 per cent. However, since the implementation of Mobile JKN, participant satisfaction improved to 79.50 per cent in 2017 from 78.60 per cent in 2016.

Customer Satisfaction Index

| Year	Value
2014	81.00%
2015	78.90%
2016	78.60%
2017	79.50%

Rating by Mobile JKN application users: As can be seen from the rating of 3.9 given by users, it seems that people love the app. 7,688 users gave it a 5-star rating meaning "loved it!"; 2,590 users gave it a 4-star rating meaning "liked it!"; and 2,048 gave it a 3-star rating meaning "it's ok!".

3,9

★★★★☆

total 15.073

Stars	Count
★5	7.688
★4	2.590
★3	2.048
★2	941
★1	1.806
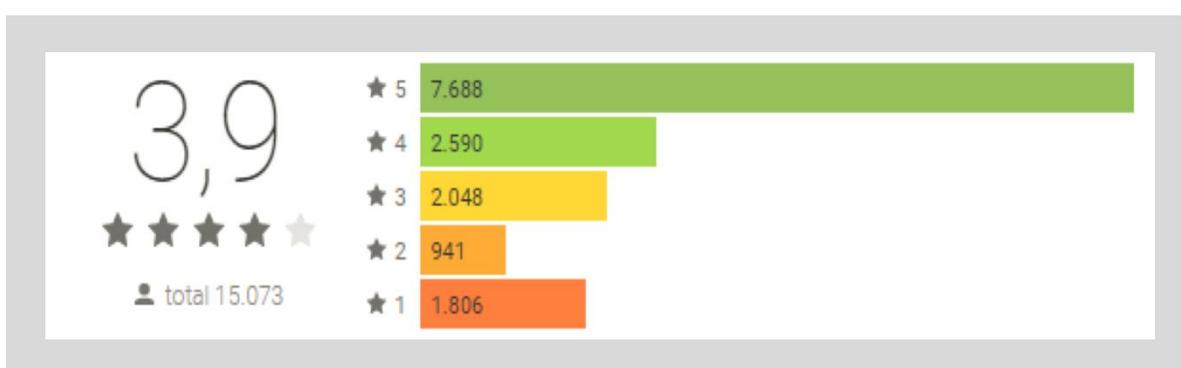
2. Decline in the number of participant visits to branch offices: After the grand launch of Mobile JKN, the daily average of participant visits to branch offices declined from 298,593 visitors to 94,542 visitors, or a decline of 68.5 per cent.

Period	Total number of visitors	Average daily visitors	Description
March-November 2017	1,492,963	298,593	Before the Grand Launching of Mobile JKN
December-May 2018	472,708	94,542	After the Grand Launching of Mobile JKN

3. Increase in the number of users downloading the Mobile JKN application: The number of users who download the Mobile JKN application continues to increase, reaching 2.5 million users by 22 May 2018.
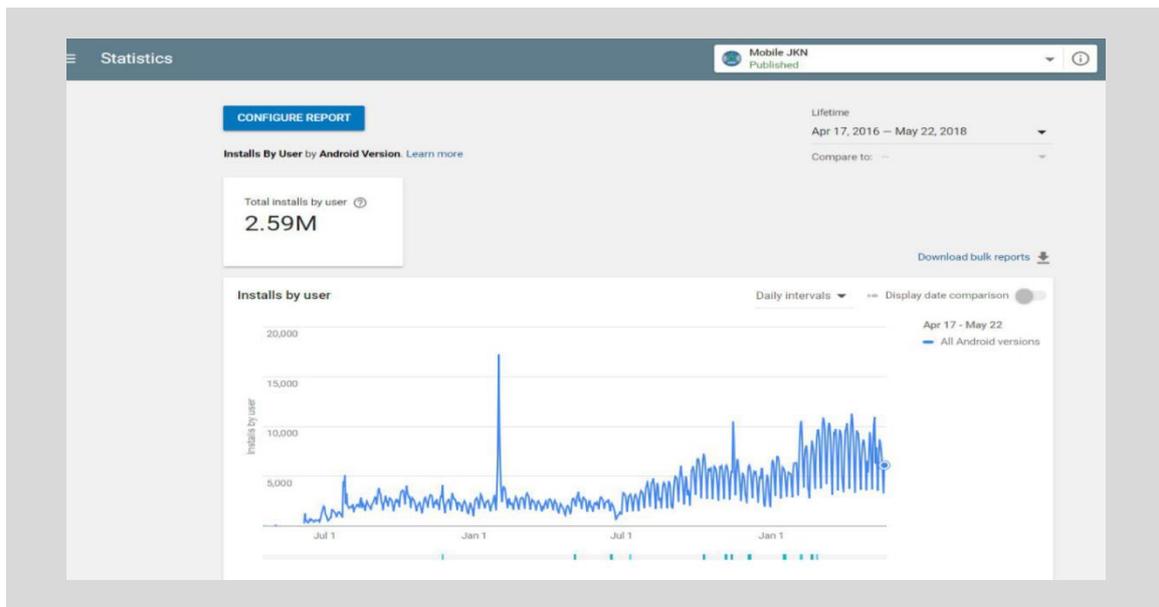
4. Operational cost efficiency: The implementation of the Mobile JKN impacts operational efficiencies such as:

- Reducing front desk officers in branch offices due to Mobile JKN. With Mobile JKN, front desk officers were reduced to approximately to three in each office. This saved 159 million rupiah per year in each office. The calculation can be duplicated for 18 branch offices, or savings of 2.8 billion rupiah per year.

- Operational costs of branch offices were further reduced by including other aspects such as reduced electricity use, stationery costs, card printing costs, waiting room, etc. since less participants visited the branch offices.

Lessons learned

Based on the organization's experience, name up to three factors which you consider as indispensable to replicate this good practice. Name up to three risks that arose/could arise in implementing this good practice. Please explain these factors and/or risks briefly.

Three factors considered as indispensable to replicate the Mobile JKN Application innovation:

1. Transparent, real-time and easy access self-service concept.

2. Ease to obtain and use the app: Mobile JKN application is available in Play Store and Apple Store, and can be downloaded at any time for free.

3. Consider the projected number of users and the Information Technology resources to provide the application (server, network, IT engineer).

Three risks that could arise in the implementation of a Mobile JKN application are:

1. Potential risk of misuse of data or piracy of participant data.

2. Instability of internet network that can cause difficulties to access service.

3. User inability to operate the app.