

## PAYMENT SYSTEM FOR OLD AGE SECURITY CLAIMS AT BPJS EMPLOYMENT OF MEDAN CITY BRANCH OFFICE

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### Abstract

*The Old Age Security Program or usually called JHT is a protection program that is held with the aim of ensuring that participants receive cash when entering retirement, experiencing permanent total disability, or death. This study aims to find out what are the requirements that are attached when submitting an old-age security claim, the procedure for claiming an old-age security, the requirements for an old-age security claim, and obstacles or problems that occur during the old-age security claim process. This research was conducted at the BPJS Employment of Medan City branch office. In the research conducted, researchers used qualitative research to obtain results based on data that were searched, collected, processed, and analyzed to confirm the desired results. This study used two data sources, namely primary data and secondary data. The results showed that the payment of claims at BPJST employment of Medan City Branch Office has been maximized, fast in the process, on target, and on time. BPJS employment of Medan Branch Office has fulfilled the concept of fairness of distribution in the payment of claims, so as to provide a better quality of life for its participants. In accordance with the mission of BPJS, that the program aims to ensures the safety and prosperity of all workers and their families.*

Keywords: *BPJS Employment, Claims, Payments, Old Age Security*

### 1. INTRODUCTION

Social security is a form of social protection that aims to ensure that all participants and their families are able to meet their basic needs (Jabbar, 2020). In accordance with article 18 of Law 40/2004, as amended by this work copyright law, the Social Security Administrating Agency administers a variety of social security programs, including health insurance, work accident insurance, old age insurance, pension insurance, death insurance, and loss insurance profession.

The social security program is aimed at enabling everyone to be able to fully develop themselves as a useful human being; as in the 1945 Constitution of the Republic of Indonesia Article 28 H paragraph (3), "everyone has the right to social security that allows his full development as a useful human being.

The government established BPJS for employment to provide socioeconomic protection for workers (Abdi, 2021). Employers are required to register their employees as BPJS Employment participants. The benefits are available both at work and outside of work. Work Accident Insurance (hereinafter referred to as JKK), Death Security (hereinafter referred to as JK), Old Age Security (hereinafter referred to as JHT), Pension Security (hereinafter referred to as JP), and Job Loss Guarantee are the five guarantee programs administered by BPJS Employment (hereinafter referred to as JKP).

Protection by the BPJS for employment only provides accountability for social risks such as illness, work accidents, and pensions, and other risks that result in reduced income for workers.

As a good social security administering body, BPJS Employment has the duty and obligation to collect donations from participants and companies which are then developed for the benefit of participants or employees. The amount paid is 5.7%, of which 3.7% is paid by the company and 2.0% of the employee's basic salary, and the benefits obtained from each participant are based on the salary received and will be adjusted to the respective company.

On the other hand, the benefits that each participant receives depend on the program in which the participant is enrolled. This is because each program has various benefits and extensions in accordance with the laws and regulations. In this program, the Old Age Security Program is a program that provides great benefits for all participants.

The Old Age Security Program provides cash compensation when an employee retires, is dismissed, reaches retirement age, stops working, is severely disabled, or dies with a minimum limit of 10 years as a participant. If the employee is still active, the Old Age Security cannot be claimed. This decision is explained in government regulation no 46 of 2015 on the organizers of the old-age insurance program. With this Old Age Security Program, as long as participants work, their availability to bear economic and social risks will definitely increase. The Old Age Security Program is one of the future investments after retirement or termination. However, as the number of participants who submit claims increases, the challenges of BPJS Employment are also getting bigger in its services.

Previous research related to the claim system has been carried out including by Mela, (2013), Palungan, (2015), Ayuun, (2017), Lestari & Hirawati, (2022) and Dalimunthe, (2019). The results showed that the claim system was running well (Ayuun, 2017; Palungan, 2015) but there were still some weaknesses or obstacles (Dalimunthe, 2019; Mela, 2013). According to Dalimunthe, (2019), the obstacles faced by the Tanjung Morawa branch of BPJS Employment are that the community does not know the procedures well and the large number of physical documents used so that it requires a lot of places for filing.

The research Lestari & Hirawati, (2022) shows the results that filing a claim for insurance at PT. Astra Aviva Life cannot continue to run perfectly and claims that have been submitted can be declared closed or even rejected. This can give a bad image for the company. In addition, according to Mela 2013 an unfavorable corporate image will be bad for the company, which can reduce the number of policies so that the company's assets decrease.

BPJS Employment Medan city branch office which is located at Captain Patimura Street Number 334, Darat, Medan Baru Regency, Medan City, North Sumatra 20153. As a branch, BPJS Employment Medan Kota branch accepts claims from program participants including old age insurance. Settlement of Old Age Security claims at the Medan Kota branch must be based on existing procedures. However, the results of previous studies indicate that there are obstacles or obstacles in its implementation and coordination with the field. Based on the above background, the problem raised is how the management of the Old Age Security (JHT) system is carried out at the BPJS Employment Medan City branch. This study aims to determine the validity of the JHT billing system and identify problems or failures that occur in the billing system at BPJS Employment Medan City.

## **2. LITERATURE REVIEW**

### **2.1. System**

The term system is derived from the Latin (*sistema*) and Greek (*sustema*). Understanding the system in language is a unit, information, materials, or components or elements that are interconnected to facilitate the flow of energy in order to attain a goal.

Understanding the system according to Meriam-Webster is a regular interaction or a group of interdependent items to form a unified whole. A system is also defined as an organized set of teachings, ideas, or principles usually intended to explain the arrangement or workings of a systematic whole.

### **2.2. Claims**

In general, a claim is a claim by the insurer to the insured in accordance with a pre-agreed contract agreement and must be fulfilled by the insurer. With this understanding, the term claim is often used in the insurance world. In this case the insurance customer acts as the policy holder. The insurance issuer acts as the insurer.

### **2.3. Social Security**

As explained in the 1992 *Jamsostek* Law number 3, this guarantee is in the form of cash compensation as compensation for what happened while the employee worked, which is a form of protection to members even death. We conclude that social security is social security that aims to provide guarantees to the community so that they can survive and meet their needs properly. This program is implemented by the government to protect and ensure the survival of the community in the future.

### **2.4. Old Age Security**

JHT or Old Age Security is intended to provide protection against potential risks associated with old age or retirement in the form of savings in the form of investment funds that can be disbursed at a later date. This guarantee program is intended to compensate for wages that should have been paid but for various reasons were not. This guarantee program must accept income paid when the workforce reaches age 55 or when they meet membership requirements such as five years of membership and a one-month waiting period, physical disability, and others. In addition, the JHT program is a long-term government program that participants receive periodically or all at once prior to retirement. This guarantee will be assumed by the participants' designated heirs and will be verified.

### **2.5. BPJS of Employment**

The Social Security Administering Body is a legal entity established to provide social security program services for employees. State social security includes four protection programs, including old age insurance (JHT), death insurance (JKM), pension insurance (JP), and work accident insurance (JKK). The employment guarantee came into effect on July 1, 2015 and serves as a substitute for social security for workers (*jamsostek*). BPJS Employment also functions as other social security besides employment.

### **3. RESEARCH METHOD**

In the research conducted, the researcher uses qualitative research to obtain results based on the data sought, collected, processed, and analyzed to confirm the desired results. Qualitative research methods aim to identify phenomena experienced by research subjects in a particular environment. (Bahartiar & Arwadi, 2020) states that qualitative research here is defined as research that provides a flow of analysis that does not use statistics or other analysis. Qualitative data can be interpreted as a collection of data that can be in the form of words, schematics and pictures (Anggito & Setiawan, 2018).

This study uses two sources of data, namely primary data and secondary data. Primary data is survey data taken directly or first, and this data is usually taken from the first party. In this study, the primary data sources used by researchers were obtained directly from sources at the research location through interviews and observations. Both are run to get an overview of the object under study. Furthermore, primary data is the result of interviews with employees and conducted in person or by telephone to find out what the BPJS Employment insurance claim system looks like. While secondary data is research data that has been obtained in the form of a collection of data obtained indirectly or presented as a document (Sholiha & Warsono, 2018). In research, secondary data can be studied through the internet or various literature sources and publications on other sources.

In this study, the data collection method was first carried out by conducting interviews and observations of the subjects surveyed. Interviews are activities carried out to obtain data directly by asking questions to respondents. Interview is a meeting of people with the aim of exchanging data and information using the question and answer method and drawing conclusions from when conducting a survey, researchers conducted semi-structured interviews using detailed interview methods. This method is usually used in qualitative research. According to Edi, (2016), detailed interviews are interviews in which respondents, with or without guidelines, conduct face-to-face interviews with interviewers and respondents to obtain an explanation of the purpose of the survey, the process that can be carried out. On the other hand, observation is data collection that is carried out through tracking methods, and direct observation methods on research subjects. The type of observation in this study acts as an observer in charge of carrying out the task of observing to find information to be obtained, record it and analyze it.

### **4. RESULT AND DISCUSSION**

#### **4.1. Claim System at BPJS Employment of Medan City Branch Office**

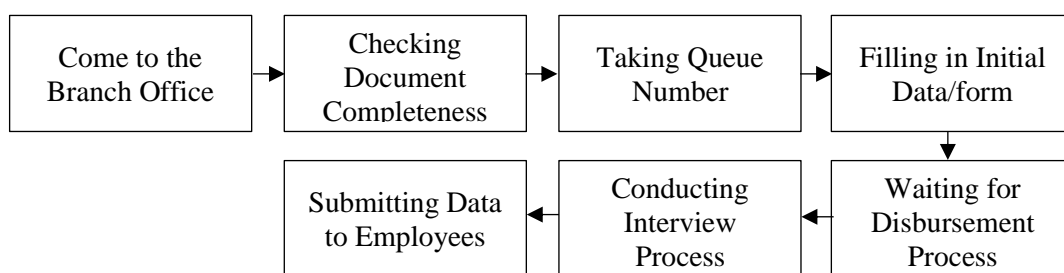
Guarantee program provided by BPJS Employment is one of the planned programs. An example is the Old Age Security (JHT) program which aims to provide this guarantee to improve the welfare of the workforce. To improve services, BPJS Employment offers an approach to paying for the Old Age Security (JHT) program in two ways. First you can do it manually or physically by coming directly to the office and waiting in line to pay off the bill. However, since this pandemic, BPJS Employment Medan City branch has provided a service method in the form of online gadget-based online services for participants who follow the office application process. Although sent directly to the office, this service is able to reduce the number of queues and avoid physical contact between officers and participants.

The second option that can be done online only requires participants to register from the website provided by BPJS. At this stage, the entire application process is carried out through digital media and BPJS participants do not need to visit the BPJS resource office. Payment will also be made to the account of each participant who has previously registered.

Based on the statement of Mr. Tegar Pemmudha Dirgantara, who is the middle archivist, said that for now, the Old Age Security (JHT) claim process is divided into three parts:

- 1) The Old Age Security System (JHT) is offline (manual).

Old Age Security (JHT) claims can be run offline (manually). This process occurred before the outbreak of COVID-19. Participants who apply for JHT must come directly to the office before getting a queue number, participants should have to review the files/documents used to make claims, once the required data is complete the customer can get a queue number, then participants can immediately fill out the form after receiving the queue number provided by branch office. After filling out the form participants can wait their turn to submit documents to submit documents to staff. After that, participants asked some questions. In this process, it is usually referred to in the interview process. The final step is to wait for the participant to complete the withdrawal or claim process. The flow of the JHT claim system offline or manually can be seen in the image below.

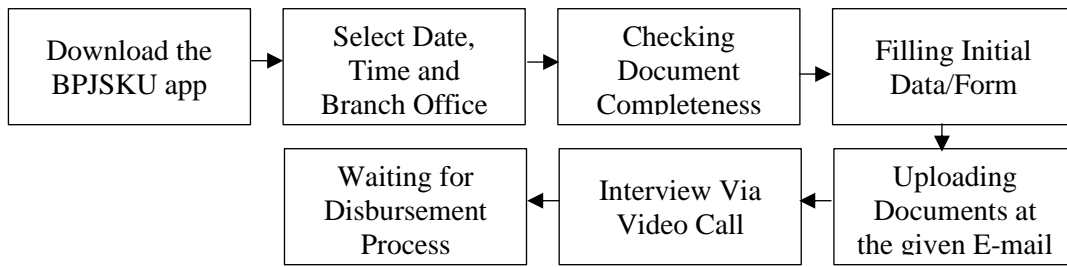


**Figure 1** Procedure of JHT claim system by offline method

- 2) Online Old Age Security (JHT) claim system

The second method can be done through an online system where in this system participants are not required to come directly to the office. In this process, participants only need to download the BPJSKU application. After downloading this application, participants only need to choose the date, time and location of the branch office. When the participant chooses to prepare the documents needed to file a claim such as the JHT claim form the participant will get an email address which can then be used to upload or upload the previously provided documents, and will be given an email address for that. After the file has been successfully uploaded and approved, the next process consists of a video call interview and the last stage is the withdrawal process which is sent to the participant's account.

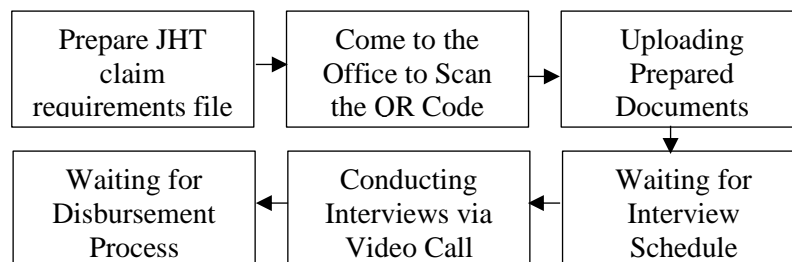




**Figure 2** Procedure of JHT claim system by online

### 3) Onsite Old Age Security Claim System

Another way that can be done is with the onsite system. This system is almost the same as the online system, except that for this process participants still have to come to the branch office to scan the QR code. The first step that must be done by participants is to prepare the documents or files needed to make a claim. After everything is complete, participants can come directly to the office to scan the QR code, after which participants can upload documents or files that have been prepared in advance. After that, participants will get an email from the office regarding the interview schedule, after that participants can conduct interviews via video call. The last stage is that participants wait for the disbursement process to be successful. The process of claiming the JHT system in the field can be seen in the image below.



**Figure 3** Onsite Old Age Security Claim Process

## 4.2. The Condition of the Old-Age Security Claim System at Medan City BPJS Employment

Based on data from the Medan City branch office membership archive, the number of workers registered as participants in the Old Age Security at BPJS of Medan City Branch until December 2021 is 341.941.845.510,74 members from 10,910 companies that already registered with the BPJS Employment. As for the 10.910 companies registered with the BPJS for employment, 7.153 are for JHT and 3.757 are not included in JHT membership. Of the number of registered members, the number of workers who pay BPJS contributions is 335.360.346.290,00. the number of cases that have been claimed is 20,283.00 until December 2021.

## 5. CONCLUSION

Specifically, the purpose of this research is to learn about the steps involved in submitting an old-age security claim, the requirements for an old-age security claim, and any problems that may arise during the claim submission process. Payment of claims at BPJS Employment's of Medan City Branch Office is optimal, and the process is quick, precise, and on time. In order to improve the quality of life for its participants, the BPJS Employment of Medan City Branch Office has adhered to the principle of distribution justice in the payment of its claims. In accordance with the mission of BPJS employment which attempt to safeguard and advance the welfare of all workers and their families.

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