

Increasing Achievements Expansion of BPJS Health Participants Segment of Workers Receiving Wages for Business Entity (PPU BU) At the Semarang Branch Office

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Abstract— Health insurance aims to ease the burden of costs caused by health problems due to illness or accident. One of the health insurances in Indonesia is BPJS, but several BPJS segments have not yet reached the target. This study aims to determine the root cause of the low effectiveness of BPJS telemarketing and to find out the proposed improvements to the implementation of BPJS telemarketing. Obstacles faced by BPJS as of July 2020, BPJS Kesehatan participants in the PPU BU segment in the Semarang Branch only cover 93%. This research is a descriptive analysis research on RO BPJS KC Semarang staff for the period of June 2020 with quantitative research methods. Data retrieval using Fishbone Diagram and proposed improvements using the 5W+2H method. The obstacles faced by BPJS include 56% of BU data that are invalid and 25% of BUs that cannot be contacted, and there are various factors causing the problem which are classified in the Fishbone Diagram. Improvements using the DMAIC method showed an increase in the success rate of BPJS telemarketing by 293%. There are 6 causes of problems based on human factors, methods, materials, machines, and the environment which are then proposed for improvement starting from coordination, classifying data, making summary and activity logs, monitoring and evaluating, mapping activities, and briefing employees.

Index Terms—DMAIC, fishbone diagram, 5W+2H, 5why.

I. INTRODUCTION

Health is a right for all human beings. Health insurance aims to ease the burden of costs caused by health problems due to illness or accident (Setyawan, 2015). In Indonesia, there are many health insurances, one of which is Badan Penyedia Jaminan Sosial (BPJS) for Health. According to the BPJS Health performance report, there are still several problems that occur at BPJS Kesehatan Branch Offices (KC) Semarang, including BPJS Health participants in the city of Semarang only covering 95.29%, and Demak district only covering 89.19% of the total population; the achievements of

BPJS Kesehatan participants at KC Semarang that have not reached the target are the PBI segment with 98% achievement percentage, 94% PPU segment, 97% PBPU segment, and 94% BP segment; the difference between the realization and the target of participation in BPJS Kesehatan KC Semarang is the largest in the PPU segment, especially BU PPU with the difference reaching 53,287 people; the average performance of the BPJS KC Semarang Relations Officer (RO) for the January – July 2020 period was only 58%; and the success rate of telemarketing BPJS KC Semarang 15%.

Therefore, it is necessary to analyze the causes of the non-achievement of membership achievement and the effectiveness of telemarketing implementation, and it is necessary to make improvements so that there is an increase in the expansion of BPJS Kesehatan participants in the PPU BU segment at KC Semarang.

II. RESEARCH METHOD

This type of research is descriptive analysis research with quantitative research methods. This research was conducted in January-October 2020 at BPJS Kesehatan KC Semarang. The samples in this study are BPJS Health membership achievement data and telemarketing success rate data.

This research was conducted with two types of data, primary data and secondary data. Primary data were obtained from interviews with experts, brainstorming conducted on Relationship Officer (RO) staff, and field observations. Secondary data were obtained from document studies and library studies. The data analysis technique used is a cause-and-effect diagram (fishbone diagram) and a proposed improvement using 5W+2H.

III. RESULT AND DISCUSSION

A. Root Causes

There are 6 root causes that affect the low success rate of telemarketing, namely the lack of coordination between RO and compliance, no validation of data regarding new BUs to be contacted, not yet optimal implementation of the socialization of the Edabu feature, no application in monitoring telemarketing results, RO does not have time management, and RO has not received any technical briefing or training. These results are similar to Neyestani (2017), where using a fishbone diagram can show 5 factors that affect

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the results, namely materials, methods, machines, man, environment.

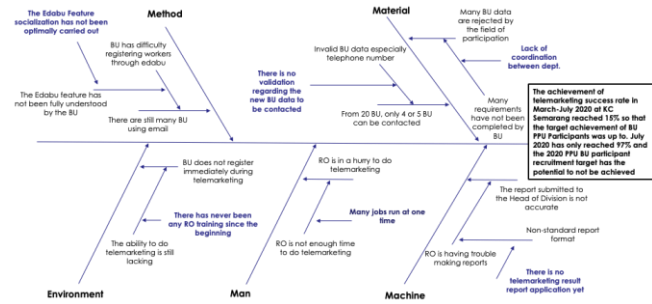


Fig. 1 Fishbone Diagram of the low success rate of telemarketing.

Analysis of the factors that contribute to the low success rate of telemarketing is done using a fishbone diagram (causal diagram).

1. Man

Humans are the most important factor in adding BPJS Health participants, especially for the BU PPU segment. The Relation Office (RO) in particular is at the forefront of contacting BUs to register their employees for BPJS Health.

Based on field observations and interview results, it can be seen that RO is in a hurry when doing telemarketing. This is because RO feels that there is not enough time to do telemarketing. Where this is caused by the amount of work done at one time. One of the things that takes RO's time is to serve complaints/questions of BU regarding membership and how to register employees.

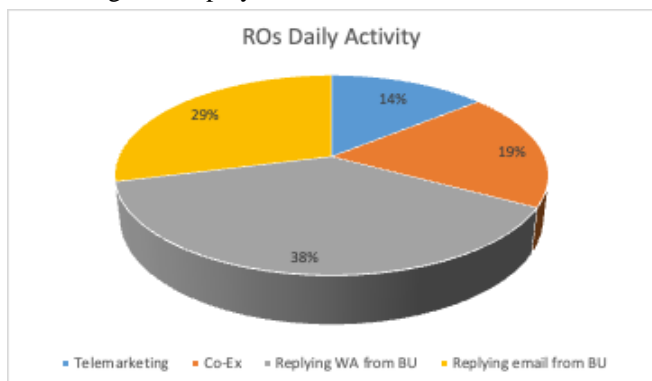


Fig. 2 Daily Activity of Relation Officer (RO) BPJS Kesehatan KC Semarang.

As shown in the picture above, telemarketing activities are only carried out 14% of the total daily working time and the time is uncertain, adjusting to the available hours of the RO after serving the complaints / inquiries of the BU.

Seeing these activities, researchers are looking for information about which hours are the most effective for telemarketing.

Table. 1 BU contacted successfully based on time

Hour	Telemarketing Quantity	Cannot be contacted	Can be contacted
08.00-09.00	42	33	9
09.00-10.00	48	41	7
10.00-11.00	51	11	40
11.00-12.00	46	18	28
13.00-14.00	48	37	11
14.00-15.00	44	32	12
15.00-16.00	42	35	7

Based on the data above, the most effective time to contact the BU is 10-12 hours where each hour at that time has succeeded in contacting the BU more than 60%.

Therefore, it is very important for RO to arrange it in such a way that it can carry out telemarketing at the right time.

2. Methods

Currently BPJS Kesehatan already has a platform called Edabu which facilitates the registration of PPU-BU participants. In fact, there are still many BUs who register using email. Based on data from BPJS Kesehatan, the utilization of edabu has only reached 78%.

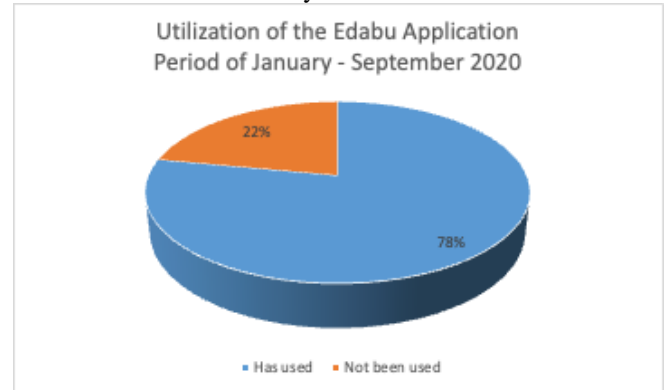


Fig. 3 Utilization of the Edabu Application

BU had difficulty registering workers through edabu. This is because the BU's understanding of the use of edabu has not been maximized. It proves that the Edabu socialization that has been carried out so far is still not optimal.

3. Material

Many BU data were rejected by the membership field. This indicates that there are some differences in tolerance for receiving documents. The RO stated that the documents were complete, but the membership field felt incomplete. This can happen due to lack of coordination between depts.

In addition, regarding the material that has resulted in a low telemarketing success rate, this is also caused by the BU data that is not updated, especially regarding the vacant telephone number. In addition, there are several BUs that have a difference between the actual number of employees and the number of employees registered at BPJS Kesehatan.

Fig. 4 Evidence of BU data is incomplete

This happened because there was no BU data validation that had not been carried out by telemarketing.

4. Machine

The tools or reports used by the head of the field for analysis are not timely. This is because RO has difficulty making reports, because there is no report generation format. It can also result in the BU's follow-up time being missed from the previous meeting.

Therefore, it is very important that there is a need for a telemarketing report application which does not currently exist.

5. Environment

These environmental factors are environmental factors or third parties that are not directly related to the company. Of these factors, one of the reasons for the low success rate of telemarketing is that BUs do not register directly during telemarketing. This is due to the lack of RO's ability to conduct telemarketing. It is proven that the achievement of RO against the target is still not evenly distributed. Only 2 out of 12 have reached the target, the rest are between 50% and even below. This is because since the beginning of their entry, RO has never been provided with or given training on communication skills or negotiation skills where both skills are needed to influence BUs to register for every telemarketing implementation.

B. Improvements

In an effort to improve the success rate of telemarketing, it is necessary to eliminate the root of the problem. As for the solution that can be done with the 5W+2H method on the factors that affect the success rate.

Table. 2 Improvement Activity using 5W+2h Method

NO	WHAT	WHY	HOW	WHO	WHERE	WHEN	HOW MUCH
1	Lack of coordination between RO and compliance	BU data 100% process does not cross the cut off limit	Branch Head holds meetings with related Dept.	Angga	Branch Office	31 Aug 2020 - 4 Sept 2020	IDR -
2	no validation of data regarding new BUs to be contacted	BU can be contacted	Make BU classification and ensure BU is valid with phone number and email	Safir	Branch Office	25 - 31 Aug 2020	IDR -
3	socialization of the Edabu feature is not yet optimal	Decreasing the number of participant data sent via email and an increase in the use of Edabu BU	Make a summary of edabu features to be disseminated to BU	Angga	Branch Office	31 Aug 2020 (every monday)	IDR -
4	no application in monitoring telemarketing results	RO is easy to make reports and on time	Make google doc activity logs per RO and daily monitoring and evaluation (planning, results, activity logs)	Ary	Branch Office	31 Agustus 2020	IDR -
5	RO does not have time management,	Increasing the share of telemarketing activities	- Mapping activities and effective hours - Split the New BU team, PDSTK BU	Angga	Branch Office	31 Aug 2020 - 14 Sept 2020	IDR -
6	RO has not received any technical briefing or training	Increase the number of registered BU after telemarketing and increase the satisfaction of Business Entities	- Provide telemarketing supplies to all RO on an ongoing basis - Creating activity guidelines: Telemarketing Kit checklist - Telemarketing recording	Wulan	Branch Office	24 Aug - 14 Sept 2020	IDR8.800.000

C. Results

The evaluation process is carried out by looking at the success rate of telemarketing after the repair process and its impact on the addition of BPJS Health participants. The success rate and the number of registered PPU BU participants are compared before improvement at the March-July 2020 with after improvement at the October 2020.

Table. 3 Telemarketing results comparison before and after improvement

Phase	Month	Telemarketing activity	BU Registered	% BU Registered	Target (in person)	Participants Target (in Person)	% Participants
Before Improvement	March	333	85	26%	5184	1083	21%
	April	333	64	19%	5184	1085	21%
	May	333	27	8%	5184	765	15%
	June	333	42	13%	5184	389	8%
	July	333	34	10%	5184	470	9%
During Improvement	August	384	134	35%	9621	8136	85%
	September	384	182	47%	9621	9314	97%
After Improvement	October	384	198	52%	9622	9856	102%

Table above shown the improvement efforts that have been made to increase the success rate of telemarketing BPJS Kesehatan KC Semarang have succeeded as expected.

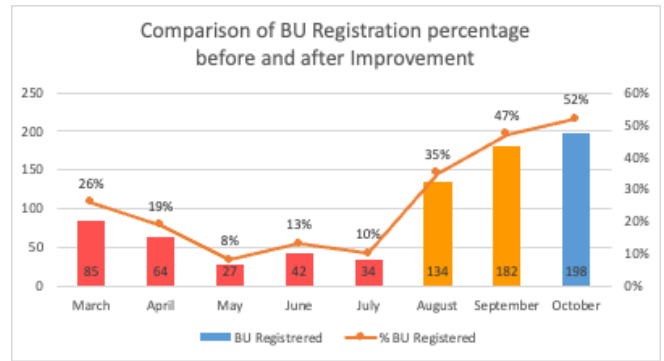


Fig. 5 Comparison of BU Registration percentage before and after improvement

There is an increase in the success rate (percentage of BU registration) after the improvement to 52% from the previous 15%. On average, BUs successfully registered via telemarketing before carrying out repairs were 50.4 BUs, while after repairs they managed to increase to 198 BUs. This shows an increase of 293%.

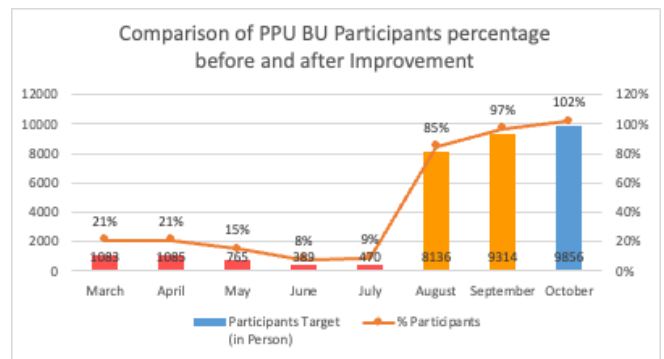


Fig. 6 Comparison of PPU BU Participants percentage before and after improvement

The percentage of registered participants through the telemarketing process also increased after the improvement, which was 102% from the previous 15%. The average number of PPU-BU participants who succeeded in registering via telemarketing before the repair was 759 people, while after the repairs they managed to increase to 9856 people. This shows an increase of 120%.

IV. CONCLUSION

There are 6 causes that affect the low success rate of telemarketing, namely the lack of coordination between RO and compliance, no validation of data regarding new BUs to be contacted, not yet optimal implementation of the socialization of the Edabu feature, no application in monitoring telemarketing results, RO does not have time management, and RO has not received any technical briefing or training. This improvement proposal is based on 6 causes obtained from the cause-and-effect diagram.

The suggestions for improvement are holding a meeting with the two related fields for equalization of viewpoints, making a valid BU classification with phone number and email, making a summary of edabu features to be disseminated to BU, making google doc activity logs per RO and daily monitoring-evaluation (planning, results, log activity), mapping activities and effective hours, dividing New BU teams, PDSTK BUs, providing telemarketing supplies to all RO on an ongoing basis, and making activity guidelines (Telemarketing kit checklist).

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The improvements made succeeded in increasing the success rate of BU registration percentages by 293% and increasing the number of PPU-BU registration participants by 1200%.

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