

ANALYSIS OF THE IMPLEMENTATION OF THE MAIN DUTIES AND FUNCTIONS OF THE SOCIAL SECURITY ADMINISTERING BODY (BPJS) FOR HEALTH IN BANDAR LAMPUNG CITY

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Abstract :

The research method used is descriptive qualitative research. This method aims to describe the analysis of the implementation of the Social Health Security Agency's policy in Lampung Province. All data were obtained directly from informants in the field using interviews and document studies. The results of the study indicate that the implementation of the Social Health Security Agency's main duties and functions in Bandar Lampung City has, in principle, been carried out in accordance with applicable regulations for the administration of National Health Insurance. However, its effective implementation still faces various obstacles in the dimensions of communication, resources, implementer disposition, and bureaucratic structure. These obstacles impact the quality of service, public understanding, and coordination between stakeholders. Therefore, continuous improvement efforts are needed to optimally achieve policy objectives. Inhibiting Aspects: (a) Communication: There are still limitations in the clarity and consistency of policy information to the public and health facilities; (b) Resources: Limited number and competence of human resources; and suboptimal support for facilities and infrastructure; (c) Disposition or Attitude of

Keywords : Implementation, Policy, Agency, Health

INTRODUCTION

One of the key components of the National Health Insurance (JKN) program, which took effect on January 1, 2014, is the implementation of the BPJS Health policy. This program aims to provide comprehensive health insurance for all Indonesian citizens, or what is called Universal Health Coverage (UHC). However, in reality, there are several regional obstacles in the implementation of this policy, especially in Bandar Lampung City, one of the largest cities in the province.

Bandar Lampung City has a relatively large population and high socio-economic mobility. This condition demands optimal implementation of BPJS Health's main tasks and functions so that services for JKN participants can be carried out effectively, efficiently, and equally. Aspects such as integrated coordination with health facilities (FKTP and FKRTL), participant compliance in paying contributions, the quality of health services, and community awareness of BPJS Health participants' rights and obligations are among the challenges faced.



In addition, community involvement, health service facilities, and support from local governments are essential for the effective implementation of BPJS Health programs in the region. Therefore, a comprehensive investigation is needed to ensure how the main responsibilities of BPJS Health in Bandar Lampung City are carried out, how well BPJS Health achieves the goals of the national health insurance policy, and what factors influence and hinder its implementation.

BPJS Health, a nonprofit public organization, is responsible for managing the health insurance program for all Indonesian citizens. In addition, BPJS Health ensures that participants receive appropriate health services, receives contribution payments, and manages social security funds openly and responsibly. With these responsibilities, BPJS Health contributes significantly to improving public health across the country, reducing poverty due to medical costs, and increasing access to health services.

Strong coordination with various stakeholders—including the City Health Office, primary health facilities (puskesmas and clinics), referral hospitals, and other local government institutions—is required to carry out BPJS Health’s responsibilities at the regional level. The extent to which stakeholders can work together in managing services, regulating, and improving public understanding of the importance of health insurance will determine how well this policy is implemented.

Although institutionally BPJS Health already has a strong legal basis and clear organizational structure, its implementation at the regional level still faces obstacles both technically, administratively, and socially. This becomes a challenge for BPJS Health Branch Bandar Lampung to continue strengthening the implementation of its main duties and functions effectively, and to ensure that every resident receives health protection in accordance with the mandate of the Law.

When related to the implementation of BPJS Health’s main tasks and functions in Bandar Lampung City, these factors are highly relevant. For example, in terms of resources, there are still shortages of staff and infrastructure in several BPJS partner health facilities. In terms of communication and coordination, relationships between BPJS Health, local government, and health service facilities often do not run optimally, particularly in reporting, participant data validation, and payment of service claims.

The Bandar Lampung City Government has made efforts to support the JKN program from a regional policy perspective by increasing the number of residents registered in BPJS Health, especially by integrating regional health insurance programs into the national system. However, field conditions show that more systematic monitoring, coordination, and evaluation are still needed in implementing this policy—both in financing sustainability and service performance.

The study of the main duties and policy implementation of BPJS Health in Bandar Lampung City is quite relevant and crucial given these variations. In

addition to providing an empirical overview of the implementation of health insurance policies at the regional level, this study will help BPJS Health and local governments improve program effectiveness, strengthen cross-sector coordination, and expand the reach of high-quality services.

Therefore, research on how well the BPJS Health program is implemented becomes highly relevant and significant. The findings of this study are expected to provide a comprehensive overview of achievements and challenges, as well as policy recommendations beneficial for the government and BPJS Health in improving the standards, effectiveness, and equity of health services throughout Indonesia.

Based on the problem background, several issues related to the implementation of the BPJS Health program can be identified as follows:

1. The effectiveness of BPJS Health program implementation is still low in some regions, marked by unequal health services and differences in service quality.
2. The level of community participation as BPJS Health members is still not optimal.
3. Problems in the tiered referral system, causing difficulties and long waiting times.
4. Complaints about service quality, long queues, limited medicines, and different treatment between BPJS and general patients.
5. Problems in claim mechanisms and payments between health facilities and BPJS Health.
6. Lack of education and public knowledge of BPJS Health participant rights and obligations.

Research Problem Formulation:

1. How is the implementation of the main duties and functions of BPJS Health in Bandar Lampung City?
2. What factors hinder the implementation of the main duties and functions of BPJS Health in Bandar Lampung City?

Literature Review

Concept of Policy Implementation

Policy implementation remains a significant challenge in Indonesia's governance system. Both central and regional governments have established various strategic policies, but their implementation often does not meet expectations. This may be caused by the implementers' lack of understanding of policy content, the mismatch between policies and local socio-economic realities, or insufficient infrastructure and financial support. Policies that are intended to improve public welfare may fail to produce optimal results.

Presidential Regulation Number 82 of 2018 on Health Insurance and BPJS Health Regulation Number 1 of 2014 on the Implementation of Health Insurance regulate the duties and authorities of BPJS Health. According to these regulations, BPJS Health is responsible for participant registration, contribution management, collaboration with healthcare institutions, service monitoring, and financing provision for JKN participants.

However, in practice, the implementation of these functions at the regional level does not always run as expected. Various external factors influence its effectiveness, such as support from local governments, cross-agency coordination, readiness of human resources, and public perception of BPJS Health services. Therefore, an analysis of policy implementation is important to evaluate the extent to which BPJS Health is able to fulfill its mandate in accordance with national policy objectives.

Thus, research on policy implementation particularly in the implementation of the BPJS Health program is crucial. It is necessary to understand whether the policy has been implemented according to its goals, how effective it is in providing benefits to society, and what factors influence its success. Findings from such studies will be useful for the government, policy implementers, and the public to strengthen public policy governance.

Definition of the Main Duties and Functions of BPJS Health

The National Health Insurance (JKN) program is strategically managed by BPJS Health, a public institution directly responsible to the President. This national health insurance program is administered by an institution operating on the principles of accountability, transparency, collaboration, and non-profit orientation. The government expects to provide long-term health protection for all citizens, including those working in formal and informal sectors.

The main responsibilities of BPJS Health (tupoksi) in fulfilling this mandate include participant registration, collection and management of contributions, payment of claims to healthcare facilities, provision of program information, and monitoring compliance of participants and employers with relevant regulations. The goal of these responsibilities is to ensure equitable, quality, and affordable health services for all segments of society.

However, a number of challenges remain in carrying out BPJS Health's duties. Some common issues include inconsistent participant data, delays in hospital claim payments, imbalance between the number of participants and BPJS Health's financial capacity, insufficient public socialization, and inadequate coordination with local government institutions and health service facilities. These issues affect service quality and the efficiency of the national health insurance program.

According to the public policy implementation theory by Edward III (1980), four key factors influence the success of a policy implementation: policy communication, resources, implementer disposition, and bureaucratic structure. Without these four factors working cohesively, BPJS Health may not effectively achieve the goals of the JKN program.

Since operating nationwide on January 1, 2014, BPJS Health has led the implementation of the JKN Program with the aim of achieving Universal Health Coverage (UHC), which guarantees health insurance for all Indonesians. In performing its role, BPJS Health is not only responsible for managing social security funds but also for ensuring access to quality health services for its participants throughout Indonesia.

In performing its core responsibilities, BPJS Health must handle tasks

such as participant registration, contribution administration, claim verification and payment, and monitoring participant and employer compliance. To expand program coverage and ensure service standards, BPJS Health also plays a crucial role in establishing strategic alliances with primary and secondary healthcare facilities and local governments.

These challenges indicate that although BPJS Health has strong legal foundations and organizational structures, the implementation of its primary responsibilities still needs improvement. This aligns with public policy implementation theory, which emphasizes the need for clear communication, cross-sector coordination, sufficient resources, and implementer commitment to ensure policies achieve their intended outcomes.

In the context of Bandar Lampung City, the success of BPJS Health in carrying out its main duties and functions significantly influences the achievement of Universal Health Coverage (UHC) in the region. The city has diverse socio-economic characteristics, with a portion of the population working in the informal sector and having varying financial capacities. Therefore, BPJS Health's implementation strategies must be adjusted to local community conditions and institutional capacities.

In addition, synergy between BPJS Health, the Bandar Lampung City Government, the Health Office, and local healthcare facilities is a key factor in improving service quality and participant satisfaction. Efforts such as improving public health literacy, digitalizing services, and ensuring transparency in fund and claim management are essential for optimizing the implementation of BPJS Health's responsibilities.

George C. Edwards III (2019) emphasizes that policy implementation is a critical factor in determining the success of public policy. Even well-designed regulations can face challenges when implemented. Edwards identifies four main dimensions that influence policy implementation:

Communication

The level of understanding among implementers and stakeholders is crucial for policy effectiveness. In the context of BPJS Health in Bandar Lampung City, effective communication between local government, medical institutions, and BPJS participants is essential.

Resources

Implementation cannot succeed if funding, infrastructure, information, and human resources are insufficient.

Disposition

This refers to the willingness, motivation, and commitment of policy implementers.

Positive attitudes support policy success, while lack of commitment can hinder the BPJS program.

Bureaucratic **Structure**

A complex, rigid, and poorly coordinated bureaucratic structure can obstruct policy implementation.

RESEARCH METHOD

The structure used by researchers to guide each step of the study from data collection to drawing conclusions is known as the research design. This study uses a descriptive qualitative methodology.

The qualitative technique is used because the purpose of this research is to gain an in-depth understanding of the dynamics, challenges, and variables influencing the implementation of BPJS Health's main duties and functions in Bandar Lampung City. Descriptive research aims to represent social reality correctly, accurately, and systematically using collected data without altering existing factors.

FINDINGS AND DISCUSSION

Enhancing the capacity of kelurahan apparatus is a crucial aspect of strengthening good governance and creating responsive public services. These efforts not only focus on developing technical competencies but also include improving service attitude, bureaucratic ethics, problem-solving abilities, and a deep understanding of service Standard Operating Procedures (SOPs).

1. Individual Capacity

Public services at the kelurahan level are the closest form of service that directly interacts with community needs. Panjang Selatan Urban Village, as an area with complex socio-economic characteristics and relatively high population density, requires apparatus with adequate individual capacity to ensure that public services run effectively, responsively, and are oriented toward community satisfaction.

The individual capacity of the apparatus becomes the main foundation for achieving excellent public service, because service quality is strongly determined by personal competence, integrity, and the performance of each apparatus.

Based on the interview with the Head of Selatan Urban Village, Panjang District, it was conveyed that:

"Improving the individual capacity of the apparatus is the main basis for providing excellent public service. Apparatus must have technical competence, administrative knowledge, communication skills, and good service ethics."
(*Interview Result, November 2025*)

In the context of Panjang Selatan Urban Village, strengthening individual capacity is increasingly important due to the growing and diverse needs of the community. Apparatus face various demands such as administrative capability in government management, technology-based services, up-to-date regulatory understanding, and effective public communication skills.

When individual capacity does not develop optimally, public services will experience various obstacles—from slow administrative processes, low service accuracy, to declining public trust in the urban village government.

Based on the interview with the Secretary of Selatan Urban Village, Panjang District, Bandar Lampung City:

"Individually, our apparatus are quite good, but improvements are still

needed, especially in mastering information technology and service management. Many officers are still used to manual work processes, causing services to run slowly." (*Interview Result, November 2025*)

Thus, enhancing the individual capacity of Panjang Selatan Urban Village apparatus is a strategic step to improve public service governance. Through competency development, training, strengthening professional ethics, and motivational guidance, the apparatus are expected to deliver faster, more accurate, and more adaptive services.

Based on the interview with a Section Head of Selatan Urban Village:

"Officers who understand their functions and have good interpersonal skills are usually able to deliver services politely, quickly, and according to the SOP. Currently, some officers still need improvements in technical skills, especially in using computers and digital service applications." (*Interview Result, November 2025*)

Improving individual capacity is not only related to technocratic abilities but also includes mental readiness, professionalism, and adaptability toward changes in the public service environment. In modern government settings, the apparatus are required to work effectively within digital, transparent, and responsive service systems.

However, many studies on public service show that numerous apparatus at the kelurahan level have not received adequate coaching and competency development, resulting in suboptimal performance.

2. Organizational Capacity

Structurally, the kelurahan is the frontline unit of government that directly interacts with the community. However, many kelurahan face organizational challenges such as suboptimal task distribution, outdated SOPs, and weak internal coordination mechanisms.

These conditions may lead to inefficiencies in service processes, overlapping authorities, and inconsistent administrative services. When organizational capacity does not function effectively, apparatus will work in an unstructured environment, resulting in low service quality.

Based on the interview with the Head of Selatan Urban Village, Panjang District:

"Organizational capacity is an important factor in improving service quality. The kelurahan organization must have a clear structure, updated SOPs, and effective coordination between sections. In Selatan Urban Village, we continue improving internal governance, especially task distribution so every staff understands their responsibilities." (*Interview Result, November 2025*)

Organizational culture also plays a crucial role in providing excellent public service. A culture that is not service-oriented, lacks collaboration, or does not maintain discipline and professionalism becomes a major barrier.

In the context of Panjang Selatan Urban Village, strengthening an organizational culture based on integrity, cooperation, and innovation is essential. Without a change in organizational culture, individual capacity improvements will not produce significant outcomes.

Based on the interview with the Secretary of Selatan Urban Village:

“From the organizational perspective, the most important thing is improving coordination and work management systems. Many officers already have good individual skills, but the organization must support them with clear SOPs, simple service flow, and effective supervision.” (*Interview Result, November 2025*)

Thus, improving organizational capacity is a strategic necessity to achieve excellent public service. Strengthening the organizational structure, updating SOPs, improving facilities, developing a positive work culture, and implementing effective supervision are key factors in building an adaptive and modern kelurahan organization.

Based on the interview with a Section Head:

“A strong organization ensures better-directed services. In the Service Section, we rely on SOPs, requirement lists, and standardized administration systems. However, improvements are still needed in queue management, coordination among officers, and service room arrangement.” (*Interview Result, November 2025*)

In the perspective of public administration, organizational capacity is a crucial element that determines the effectiveness of public services. A kelurahan organization that is unable to adapt to changes, does not have a clear management system, or lacks structural support, will find it difficult to achieve optimal performance.

For Panjang Selatan Urban Village, the need to strengthen organizational capacity is increasingly urgent along with rising community demands for services that are fast, transparent, and technology-based.

3. System and Institutional Capacity

Public service delivery at the kelurahan level does not rely only on individual and organizational factors, but also on system and institutional capacity that regulate the government’s operational mechanisms.

This dimension includes regulations, policies, procedures, cross-agency coordination mechanisms, and external environmental support that influence service performance.

In the context of Panjang Selatan Urban Village, strengthening system and institutional capacity becomes a strategic factor to ensure sustainability and consistency in achieving excellent public services.

Based on the interview with the Head of Selatan Urban Village:

The Head explained that the kelurahan already has adequate regulatory frameworks such as service SOPs, Minimum Service Standards (SPM), and directives from the District and City Government. (*Interview Result, November 2025*)

Furthermore, system capacity is strongly influenced by the effectiveness of inter-institutional coordination. Panjang Selatan Urban Village must coordinate with the district office, population and civil registration office, social affairs office, health centers, and NGOs.

However, coordination does not always run effectively due to

unstructured communication channels, the absence of an integrated information system, and reliance on manual processes. Ineffective coordination can trigger delays in administration, slow response to public complaints, and duplication of tasks.

Based on the interview with the Secretary of Selatan Urban Village:

The Secretary noted that institutional systems still require SOP refinement and harmonization of policies between the city government and the kelurahan. Many officers understand their tasks individually, but not all are fully aligned with standardized service systems. The working environment also needs more improvement. (*Interview Result, November 2025*)

System support infrastructure is another critical factor. Implementing e-government and digital services requires hardware, software, a stable internet network, and integrated data systems.

In Panjang Selatan Urban Village, digital infrastructure still needs improvement to ensure faster, more transparent, and accountable services. Without adequate digital support, services remain vulnerable to delays, data input errors, and lack of transparency.

Based on the interview with a Section Head:

“The main obstacle in strengthening capacity lies in the lack of service support systems, not just individual capability. SOPs exist but are not updated regularly and many processes are still manual.” (*Interview Result, November 2025*)

Strengthening system and institutional capacity is crucial in building a bureaucracy that adapts to national policy changes, technological developments, and social dynamics. Kelurahan serves not only as an administrative executor but also as a coordination hub between the community and local government.

Therefore, it requires a system that ensures smooth service flows, information transparency, and swift problem-solving mechanisms.

CONCLUSION

Improving the capacity of the urban village apparatus is an important prerequisite for realizing public services that are high in quality, responsive, and oriented toward community needs. Based on the analysis of the three capacity dimensions, several main conclusions can be drawn:

1. Individual Capacity Dimension

The ability of apparatus at the individual level still encounters various obstacles, particularly in aspects of technical competence, digital skills, and understanding of public service standards. Many officers still rely on manual work processes, have limited mastery of information technology, and require stronger communication and administrative capabilities to meet increasing service demands.

2. Organizational Capacity Dimension

At the organizational level, the institutional structure of Kelurahan Selatan has not yet fully supported the effectiveness of the apparatus'

performance. Challenges include the need to update SOPs, improve coordination between sections, strengthen supervision mechanisms, and build a service-oriented organizational culture based on integrity, responsiveness, and teamwork. Without strong organizational support, individual capabilities cannot be maximized.

3. System and Institutional Capacity Dimension

The work environment of the apparatus is influenced by regulations, policies, and cross-sectoral support. However, policy synchronization between the urban village, district, and related departments is still not optimal. In addition, the dynamics within the community—such as low administrative literacy and increasing expectations for fast and digital services—add complexity to the tasks of the apparatus. The availability of digital infrastructure and service support systems also still needs improvement.

Regarding the inhibiting factors, the capacity of the urban village apparatus is not yet fully adequate to meet the demands for excellent public service, especially amid efforts to strengthen governance and digitalize public services. Therefore, capacity-building efforts must be carried out in a multidimensional, integrative, and sustainable manner so that Kelurahan Selatan can realize public services that are more effective, transparent, and oriented toward community satisfaction.

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