



SOCIALIZATION OF DISEASES NOT COVERED BY BPJS KESEHATAN AND THE IMPORTANCE OF USING ADDITIONAL COMMERCIAL INSURANCE

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Abstract

Many people do not fully understand the types of diseases that BPJS Kesehatan and the benefits of additional health insurance do not cover. Therefore, socialization is needed so people can make the right decisions in their financial and health planning. This Community Service (PkM) was carried out in the Even Semester of the 2024/2025 Academic Year, with its peak activity on June 3, 2025, where STMA Trisakti successfully held a PKM Seminar with the theme "Socialization of Diseases Not Covered by BPJS Kesehatan and the Importance of Using Additional Commercial Insurance" through their YouTube channel. This activity proved very relevant and successful, triggering high enthusiasm from 74 participants. The speakers, Mrs. C. Nike Septivani and Mr. I Made Indra P., conveyed complex material clearly and easily understood, supported by sound technical broadcast quality. Overall, this seminar effectively increased public awareness of the limitations of BPJS Kesehatan and the cruciality of commercial insurance, providing a positive contribution from STMA Trisakti in educating the public about comprehensive health planning.

Keywords: BPJS Health, Insurance, Commercial

INTRODUCTION

Health insurance is a crucial element in the health care system that significantly impacts the well-being of individuals and society. Health insurance protects individuals from the heavy financial burden of high medical expenses. It is essential to prevent poverty due to unexpected healthcare expenses. Health insurance helps reduce the health care costs that individuals must bear. Health insurance ensures everyone, including those with low incomes, can access health services without worrying about high costs. With health insurance, individuals are more likely to have regular health checks and preventive care that can prevent serious illnesses in the future. Health insurance is an essential foundation for creating a healthy and productive society. Not only does it benefit individuals directly, but it also supports sustainable social and economic development (Widianto et al., 2024)

BPJS Kesehatan is a social security program that provides health protection for the people of Indonesia. However, not all types of diseases and medical procedures are covered by BPJS Kesehatan, so people often face limitations in obtaining optimal health services. In these conditions, additional commercial health insurance can complement health protection. BPJS Kesehatan has several tasks and functions, including: (1) Carrying out and/or accepting participant registration, (2) Collecting and collecting contributions from participants and employers; (3) Receiving contribution assistance from the Government; (4) Managing social security funds for the benefit of participants; (5) Collecting and managing data on social security program participants; (6) Paying benefits and/or financing health services by the provisions of the social security program; (7) Providing information regarding the implementation of the social security program to participants and the community (BPJS, 2021).

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METHOD AND PROCEDURES

This Community Service (PkM) is dedicated to increasing public literacy regarding the importance of commercial health insurance as a complement to BPJS. In today's era, having comprehensive health protection is becoming increasingly crucial, and this PkM is here to answer this need.

This activity will occur in the Even Semester of the 2024/2025 Academic Year, precisely in May 2025. We target various levels of society, starting from the productive age group (20-50 years) who are actively building their careers and families. These young families are just beginning to plan their future finances, for workers and entrepreneurs who may not yet have additional health insurance protection outside BPJS.

Technically, this PkM will utilize digital platforms for a wider reach. We will hold interactive webinars that allow direct participation and in-depth discussions. In addition, educational materials will be packaged as interesting blog articles and uploaded to YouTube and Blogspot platforms. This approach is expected to ensure that information can be accessed anytime and anywhere, in accordance with modern society's learning preferences. As the main output of this PkM, we will produce a popular article. This article will not only serve as a summary of the material presented but also as a source of ongoing information that can be accessed by anyone who needs it.

Our target achievements are clear: first, to increase public awareness of the types of diseases not covered by BPJS, so that they can identify potential financial risks. Second, to educate the public about the significance of having commercial health insurance as additional protection, emphasizing that this insurance is not an option, but a necessity. And finally, we encourage the public to be more proactive in preparing their financial health protection, ensuring they are ready to face various possibilities. Thus, this PkM is about providing information and empowering the public to make smarter financial decisions for long-term health and well-being.

RESULTS OF ACTIVITIES AND DISCUSSION

The implementation of this program was carried out through a series of structured stages designed to ensure the achievement of its objectives effectively. Initial activities included preparation and coordination with relevant stakeholders to identify the needs and expectations of the participants. This was followed by the provision of materials and practical guidance tailored to the participants' level of understanding, ensuring the transfer of knowledge could be well received. All activities were documented and monitored to evaluate the progress and outcomes, providing a strong foundation for analyzing the results and discussing the implications in the following section.



Figure 1 Activity Flyer

Understanding rights and coverage limitations is essential in the complex health insurance system in Indonesia. Responding to this vital need, the Trisakti Insurance Management College (STMA) took a proactive step by holding a very relevant Community Service Seminar (PkM).

With the crucial theme "Socialization of Diseases Not Covered by BPJS Kesehatan and the Importance of Using Additional Commercial Insurance", this seminar is ready to become a beacon of information for the wider community. Planned for Tuesday, June 3, 2025, at 13.00 WIB, the event will be broadcast online via the STMA Trisakti YouTube channel, allowing anyone to access this valuable knowledge from anywhere. The presence of the "Merdeka Belajar Kampus Merdeka" logo and the Ministry of Education and Culture also emphasizes the commitment of this seminar to be in line with the spirit of national education.

This seminar will not only discuss theory, but will be guided by two credible and experienced speakers: Mrs. C. Nike Septivani, S.T., M.M., and Mr. I Made Indra P., MPH., MBA., Ph.D., QRG. Their combined backgrounds promise to deliver comprehensive information, both from a strategic management and public health perspective. The importance of this seminar cannot be ignored. BPJS Kesehatan, as a pillar of our social security, does indeed cover many things. However, as will be discussed in depth in this seminar, there are "gaps" or certain conditions that are not fully covered, ranging from aesthetic treatments, certain innovative drugs, to specific medical procedures. It is where additional commercial insurance comes in as a crucial complement, not a substitute. It functions as a second safety net that can provide extra financial protection, flexibility in choosing health facilities,

and access to treatments that may not be available in the BPJS scheme. The number of participants who attended the webinar was 74, and they showed good enthusiasm for the activities.

Link Blogspot: <https://indrainmade.blogspot.com/>

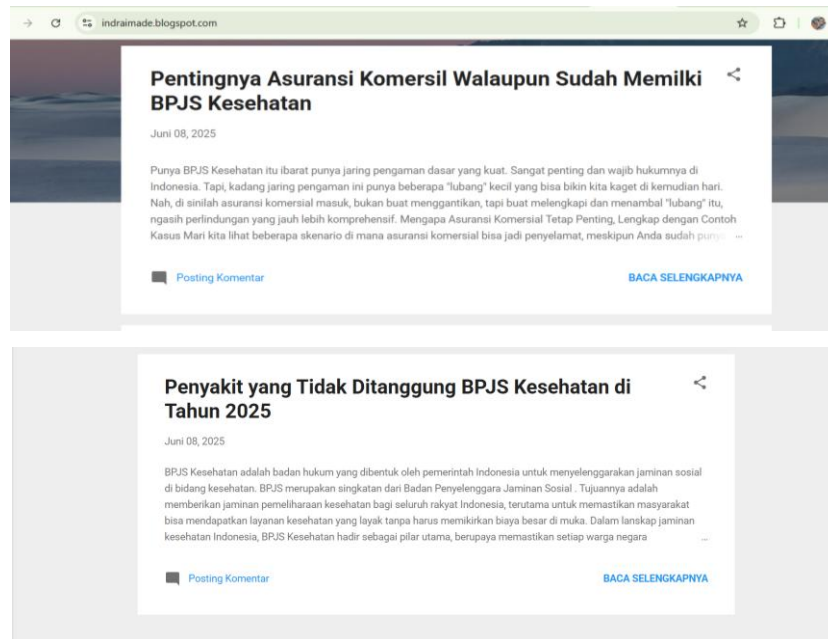


Figure 2. Activity materials

CONCLUSION

On June 3, 2025, with 74 participants, STMA Trisakti successfully held a PkM Seminar with the theme "Socialization of Diseases Not Covered by BPJS Kesehatan and the Importance of Using Additional Commercial Insurance" through their YouTube channel. This activity proved to be very relevant and successful. The topics raised were greatly needed by the community, triggering high enthusiasm from the participants. The speakers, Mrs. C. Nike Septivani and Mr. I Made Indra P., successfully conveyed complex material clearly and easily understood, supported by sound technical broadcast quality. Overall, this seminar effectively increased public awareness about the limitations of BPJS Kesehatan and the importance of commercial insurance a positive contribution from STMA Trisakti in educating the public about comprehensive health planning.

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