PT. JAMSOSTEK (PERSERO)
TOWARDS THE IMPLEMENTATION OF EII
in the NATIONAL SOCIAL SECURITY SYSTEM

H. Hotbonar Sinaga
Chief Executive Officer
Outline

1. BPJS Law and Its Transformation
2. Current Jamsostek Scheme
3. Future EII Developments
1. BPJS LAW AND ITS TRANSFORMATION
CURRENT JAMSOSTEK SCHEME

- PROVIDENT FUND (JHT)
- HEALTHCARE BENEFIT (JPK)
- EMPLOYMENT INJURY INSURANCE (JKK)
- DEATH BENEFIT (JKM)
**CONTRIBUTION RATE**

0.24% - 1.74% of monthly wage
(based on 5 classes of industry)

**COVERAGE**

10,3 Million Employees and 148 thousands Employer

**MANAGING**

2,550 cases of Partial Disable (2.58%)
4,061 cases of Functional Disable (4.11%)
36 cases of Total Permanent Disable (0.04%)
2,191 cases of Death (2.22%)
773,311 cases of Healed (91.05%)
TRANSFORMATION OF SOCIAL SECURITY ADMINISTRATION

ASKES

JAMSOSTEK

TASPEN

ASABRI

BPJS Kesehatan

BPJS Ketenagakerjaan

TASPEN

ASABRI

Pension, Provident Fund, Employment Injury (EI) and Death

Healthcare

Pension dan Old Age

Pension, Old Age, Employment Injury, Death

All Citizen
Universal Coverage

Private Workers and
Informal

Civil Servants

Army/Police


01. Juli. 2015: BPJS Ketenagakerjaan fully operated

Transition Period:
- Government Regulation and harmonization
- Askes → BPJS Kesehatan
- Jamsostek → BPJS Ketenagakerjaan
2. CURRENT JAMSOSTEK SCHEME
JAMSOSTEK Current EII Scheme

- Treatment
- Rehabilitation
- Orthotics & Prosthetics
- Compensation and Allowance
- Modifications
- Vocational Retraining
- Job Placement

NOT YET PROVIDED
## Current Benefit of EII Scheme

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Gov Reg 64/2005</th>
<th>Gov Reg 76/2007</th>
<th>Gov Reg 84/2010</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>1 Employment Injury Insurance (JKK)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Transportation Cost</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Land</td>
<td>Maximum Rp 150,000</td>
<td>Maximum Rp 400,000</td>
<td>Maximum Rp 750,000</td>
</tr>
<tr>
<td>- Sea</td>
<td>Maximum Rp 300,000</td>
<td>Maximum Rp 750,000</td>
<td>Maximum Rp 1,000,000</td>
</tr>
<tr>
<td>- Air</td>
<td>Maximum Rp 400,000</td>
<td>Maximum Rp 1,500,000</td>
<td>Maximum Rp 2,000,000</td>
</tr>
<tr>
<td>b. Medical Treatment</td>
<td>Maximum Rp 8,000,000</td>
<td>Maximum Rp 12,000,000</td>
<td>Maximum Rp 20,000,000</td>
</tr>
<tr>
<td>c. Medical Rehabilitation Cost</td>
<td>Not Available</td>
<td>Maximum Rp 2,000,000</td>
<td>Maximum Rp 2,000,000</td>
</tr>
<tr>
<td>d. Allowance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Partial Permanent Disability</td>
<td>% table x 70 month of wage</td>
<td>% tabel x 80 bln upah</td>
<td>% tabel x 80 bln upah</td>
</tr>
<tr>
<td>- Functional Disability</td>
<td>% function deduction x % table x 70 month wage</td>
<td>% function deduction x % table x 80 month wage</td>
<td>% function deduction x % table x 80 month wage</td>
</tr>
<tr>
<td>- Total Permanent Disability</td>
<td>70% x 70 month wage</td>
<td>70% x 80 month wage</td>
<td>70% x 80 month wage</td>
</tr>
<tr>
<td>a. Lumpsum</td>
<td>wage Rp 200,000</td>
<td>wage Rp 200,000</td>
<td>wage Rp 200,000</td>
</tr>
<tr>
<td>b. Monthly Allowance (24 months)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- Death due to working accidents</td>
<td>60% x 70 month wage</td>
<td>60% x 80 month wage</td>
<td>60% x 80 month wage</td>
</tr>
<tr>
<td>a. Lumpsum</td>
<td>wage Rp 200,000</td>
<td>wage Rp 200,000</td>
<td>wage Rp 200,000</td>
</tr>
<tr>
<td>b. Monthly Allowance (24 months)</td>
<td>wage Rp 1,500,000</td>
<td>wage Rp 2,000,000</td>
<td>wage Rp 2,000,000</td>
</tr>
<tr>
<td>c. Funeral</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>e. Allowance for temporary not working</td>
<td>First 4 Months: 100% upah</td>
<td>First 4 Months: 100% wage</td>
<td>First 4 Months: 100% wage</td>
</tr>
<tr>
<td></td>
<td>Second Four Months: 75% upah</td>
<td>Second Four Months: 75% wage</td>
<td>Second Four Months: 75% wage</td>
</tr>
<tr>
<td></td>
<td>The rest of the months: 50% upah</td>
<td>The rest of the months: 50% wage</td>
<td>The rest of the months: 50% wage</td>
</tr>
</tbody>
</table>
IF YOU BECOME DISABLED FROM AN ACCIDENT:

1. What is going to happen to me?
2. Will I be normal again?
3. Am I going to lose my job?
4. Will I have enough to pay my obligation (house, feeding the family, children education)?
5. Will my spouse leave me?
6. Am I burden to my family?
CONSIDERATION OF BENEFIT IMPROVEMENTS

Key Considerations:

1. Affected workers are human beings in need not merely of monetary benefits, but also “Personal Recovery” and “Integration in the Labor Market and Society”

2. The ability to earn income has a dramatic effect on “Individual and household poverty” and “country’s fiscal position”.

3. Being able to work has important inherent values on “Individual’s senses of self esteem” and “minimum disruption to family and social life of affected workers”
2. FUTURE EII DEVELOPMENT
From Claim Management to Rehabilitation and Return to Work

Emphasizing effort on PREVENTION, REHABILITATION, and COMPENSATION to focus on inclusion and integration.
CURRENT BENEFIT OF EII SCHEME

Future Development

Compensation and Allowance

Treatment
Rehabilitation
Orthotics & Prosthetics

Modifications
Vocational Retraining
Job Placement
MILESTONE OF NEW EII BENEFIT

2012 - 2013
- EII Benefit Design through Government Regulation

2014
- Establishment of BPJS

2015 - 2016
- Improvement of Benefit
- Capacity Building (People, Information System, Service Points)
- Strengthening the Occupational Safety and Health System
- Infrastructure development (Training Center, Clinic, Hospital, Job Center)

2016 - 2020
- Coverage expansion to all workers
- Benefit extension
- Improvement of Service delivery
- Institutional Integration
Work is a social right!

EI Scheme in Indonesia is facing enormous challenges to enhance its benefit into full rehabilitation.

Capacity constraints are real – in terms of financial, human resource, expertise and infrastructures.

Gradual approaches may be required, building and expanding the system over time.

Investing in People – Creating Opportunities, not sympathy.
Terima Kasih