

MPOS: Biometric Benefit Claim Procedure Towards
Nation's Single Identity Number Policy
"Sharing Experience BPJS Ketenagakerjaan Indonesia"

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5 reasons Why digitalization must do?



1. Social Security Reform

As mandated by the Law, BPJS Ketenagakerjaan should provide social security protection to all workers.





Social Security Reform in Indonesia (Law No. 40/2004 and Law No. 24/2011)



2. Geographical Difficulties





The Republic of Indonesia

Regional : Southeast Asia

Archipelago : 18,108 islands (with 5 big islands

Sumatera, Java, Borneo, Sulawesi

and Papua)

People lived in : 6.000 islands

Population : 257,9 million

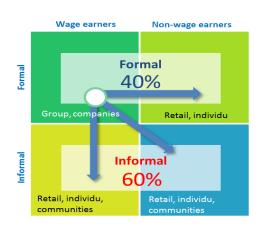
People in urban area : 53%



3. Employment Structure

The labor market is dominated by the informal workers.





Formal + Informal = Total Workforce
52,00 mio = 69,02 mio 121,02 mio



4. Digital Era

The digital era has changed many things including the way people life and socialize.

Social Media

Internet Penetration in Indonesia

The average Indonesian people access the internet 3.5 hours per day (twice as much as Americans).











Investment



Teleworking



Online News

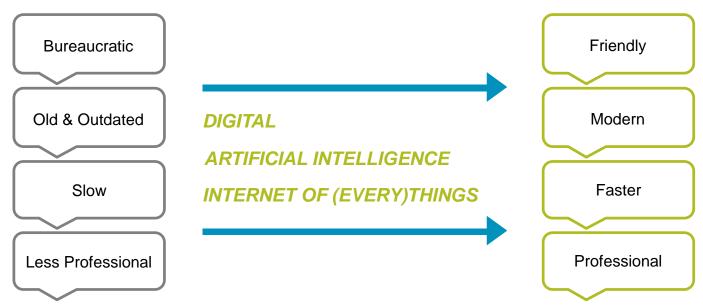
Source: Minister of National Planning of Indonesia

Picture by freepik.com



5. Public Expectation

Moving forward BPJS Ketenagakerjaan needs to avoid the 'administration vicious cycle' trap.





Digital transformation How we transform?



Future Operations and Services



1. Physical Services



2. Digital Services



Equal Services at All Channels

Wherever you go in, there is no wrong door. You will be served exactly as same as in physical channels.





Utilize National ID (NID)

1	2	3	4	5	6
 Membership NID as source of data profile and validation NID as member identity 	Process Data accuracy Simplified process (automation) Business process efficiency Access availability and realibility	 Benefits NID as basis for claim verification for benefit payment NID as basis for Online eligibility access in hospitals 	Collaboration Integrated with other public services using NID as Common Reference Number	Information Access in all e-channels Education (balance simulation) Information Balance, service network	Features Access to all other features are validated by member profiles using their NID
	Fast & low cost processes	 Biometric Data 			



E-Service in BPJS Ketenagakerjaan What we have?



MPOS; Mobile Point of Sales

Benefits Claim towards E-National Id Reader

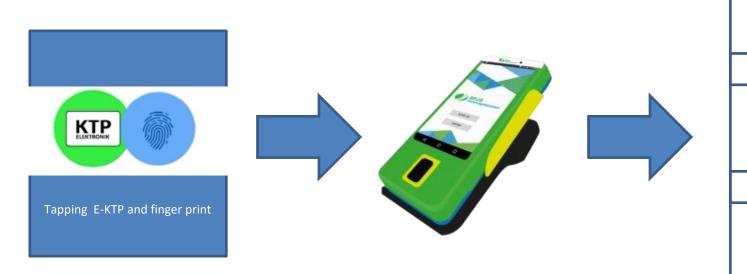
EM-ZEZCE

- 1. Reducing The Queue
- 2. Simple and Faster
- 3. Eliminate fraud and fake claim
- 4. Paperless
- 5. Digitalization data bank





How It Works?





Data Validation



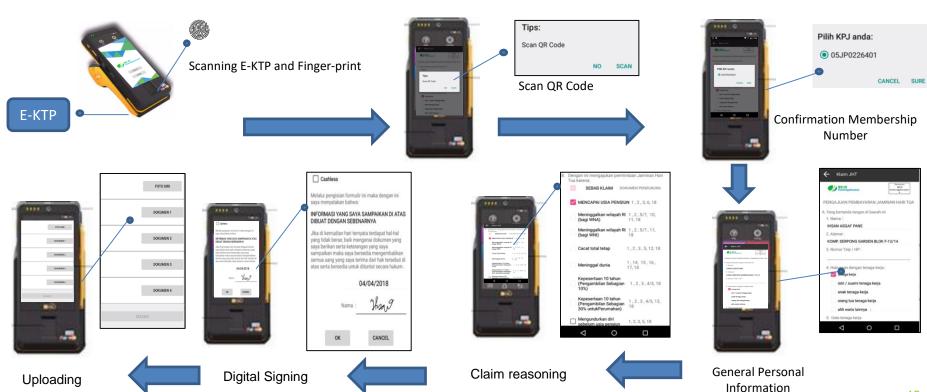
Branch Office Approval



Benefit Claim

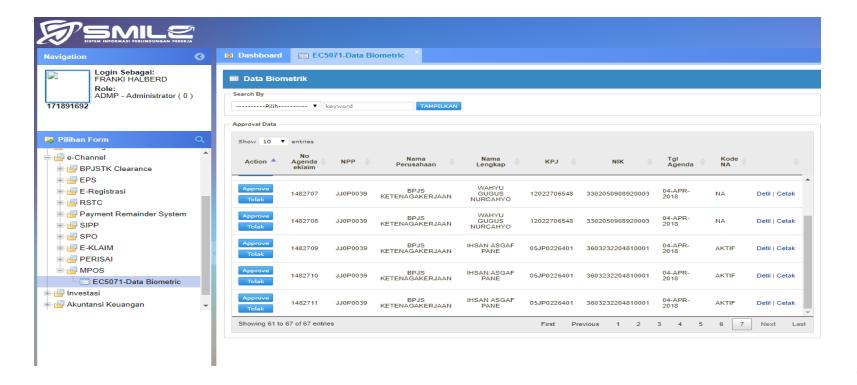


Claim Process; Provident Fund





Claim Process; Internal Application





Advanced Process at CSO

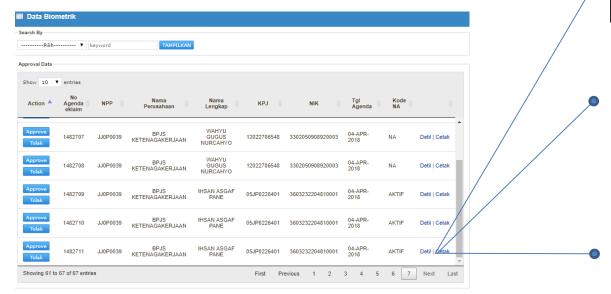
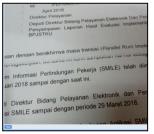




Photo Checking



Supporting Documents



Claim Form



The impact



Utilization; August 2019

Number	Region	MPOS
1	GROUP KONSOLIDASI KANWIL SUMBAGUT	1.777
2	GROUP KONSOLIDASI KANWIL SUMBAGSEL	754
3	GROUP KONSOLIDASI KANWIL DKI JAKARTA	10.927
4	GROUP KONSOLIDASI KANWIL JAWA BARAT	1.555
5	GROUP KONSOLIDASI KANWIL JATENG DIY	595
6	GROUP KONSOLIDASI KANWIL JATIM	286
7	GROUP KONSOLIDASI KANWIL KALIMANTAN	302
8	GROUP KONSOLIDASI KANWIL SULAWESI MALUKU	1.349
9	GROUP KONSOLIDASI KANWIL SUMBARRIAU	457
10	GROUP KONSOLIDASI KANWIL BANTEN	251
11	GROUP KONSOLIDASI KANWIL BANUSPA	984
	Total	19.237



PERFORMANCE IMPACTS







50%

95%

45%

Reducing The Queue

Eliminate fraud and fake claim

Reducing budget for paper



