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Analysis of Social Security Policy Implementation in Improving Access to Public Health Services in Palopo City

Saipul[1], Al Farhan Muhammad[1], Indah Laksmita[1]

[1]Universitas Muslim Indonesia

*Corresponding Author: Saipul

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Abstract

This study aims to analyze the implementation of social security policies in improving access to public health services in Palopo. This research is motivated by the importance of social health security policies in providing protection and easy access to health services for the public through the BPJS Kesehatan program. However, various obstacles remain in its implementation, such as limited health facilities, a shortage of health workers, and poor public understanding of BPJS Kesehatan service procedures. This study used a qualitative research method with a descriptive approach. Data collection techniques included observation, interviews, and documentation. Research informants included BPJS Kesehatan officials, the Health Office, health workers, and community users of BPJS Kesehatan services. Data analysis used the interactive analysis model by Matthew B. Miles and A. Michael Huberman, which includes data reduction, data presentation, and conclusion drawing. The results indicate that the implementation of social health security policies in Palopo City has been quite successful in improving access to public health services. This is demonstrated through aspects of communication, resources, disposition, and bureaucratic structure, which generally support the implementation of health services. However, several obstacles remain, such as limited healthcare personnel, perceived complexity in administrative procedures, and a lack of public understanding of the BPJS Kesehatan service system. Therefore, improvements in service quality, streamlined bureaucratic procedures, and more intensive outreach are needed to ensure more effective and optimal implementation of the social health insurance policy.

Introduction

Health is a basic human need that plays a vital role in improving people's quality of life (Fentiani et al., 2025). In national life, health is not only viewed as an individual need but also as a human right that the government must fulfill. The government is responsible for providing adequate, equitable, and accessible health services to all levels of society, regardless of social or economic status (Alexander et al., 2025). In Indonesia, the government's efforts to ensure health services are realized through various social health insurance policies aimed at improving public welfare.

The social health insurance program is a crucial instrument in providing social protection for the community, particularly in gaining access to health services (Putra et al., 2024). The existence of the Social Security Administering Body (BPJS Kesehatan) represents a form of implementation of government policy to guarantee the public's right to more affordable health services. Based on Law Number 24 of 2011 concerning the Social Security Administering Body, BPJS is tasked with administering the health insurance

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program for all Indonesians. This program is expected to reduce the burden of public health costs and expand equitable access to health services (Savitri et al., 2025).

The implementation of social health insurance policies has a significant impact on improving public access to health services. According to George C. Edward III, the success of policy implementation is influenced by several factors, namely communication, resources, disposition, and bureaucratic structure (Sumarno et al., 2026). These four factors significantly determine the effectiveness of a public policy's implementation in the field. If policy implementation runs smoothly, the policy's goal of increasing public access to health services can be optimally achieved (Wahyuni et al., 2025).

In its implementation, the public still faces various obstacles in obtaining health services through social security programs. Among the problems that frequently arise are limited health facilities, long service queues, a shortage of medical personnel, and poor public understanding of BPJS Kesehatan procedures (Sukardi et al., 2024). Furthermore, administrative constraints and limited access to information also hinder the implementation of social health insurance policies. This situation means that some people still do not receive optimal health services (Alayda et al., 2024).

In several regions, including Palopo, the implementation of social health insurance policies also faces quite complex challenges. Palopo City, as a developing region in South Sulawesi Province, has a growing need for health services in line with population growth and increasing public awareness of the importance of health (Calundu, 2025). The local government, along with the BPJS Kesehatan (Social Security Agency for Health) have strived to improve access to health services through collaboration with hospitals, community health centers (Puskesmas), and other health facilities. However, in practice, various problems still exist that impact the quality of health services for the community (Elungan et al., 2025).

These problems are evident in persistent public complaints regarding perceived complexity of BPJS service procedures, the limited availability of certain health facilities, and the lengthy service times at hospitals and community health centers (Martinesya et al., 2025). Furthermore, not all residents have a good understanding of their rights and obligations as BPJS Kesehatan participants (Pritami et al., 2023). This situation indicates that the implementation of social health insurance policies has not been fully effective in improving public access to health services.

Access to health services is a crucial indicator of public welfare (Afifah et al., 2024). Access to health services encompasses the ease with which people can obtain quality, affordable, and timely health services. Therefore, social health insurance policies should facilitate access to health services without financial or administrative constraints. With social health insurance, the public is expected to receive fair and equitable health services (Aprilia et al., 2026).

Research on the implementation of social health insurance policies is crucial because it can provide insight into the effectiveness of policy implementation at the regional level (Alayda et al., 2024). This research will determine the extent to which social health insurance policies have had an impact. k on improving access to public health services in Palopo City (Attriani et al., 2026). Furthermore, this study can identify supporting and inhibiting factors in the implementation of this policy, thus providing evaluation material for the local government and relevant parties in improving the quality of health services.

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This study used a descriptive qualitative approach to deeply understand the implementation process of the social health insurance policy in Palopo City. This approach is considered appropriate because it can describe the actual conditions on the ground based on the experiences and perspectives of informants involved in policy implementation. Informants in this study included BPJS Kesehatan (Social Security for Health), the Health Office, health workers, and community health service users (Suartama et al., 2025).

Method

Research Type and Approach

This study employed a qualitative, descriptive approach. The qualitative approach was used because the study aimed to understand and analyze in-depth the implementation of social security policies to improve access to public health services in Palopo. Qualitative research allows researchers to obtain information directly from informants regarding the policy implementation process, obstacles encountered, and the policy's impact on the community. According to Sugiyono, qualitative research is a research method used to examine natural conditions, where the researcher acts as the primary instrument for data collection. Through this approach, researchers can describe social phenomena in greater detail and depth based on facts found in the field.

Research Location

This research was conducted in Palopo, South Sulawesi Province. The location was selected based on the consideration that Palopo City is one of the regions that has implemented a social security policy through the BPJS Kesehatan program. Furthermore, Palopo City has a relatively high number of healthcare users, making it interesting to study the implementation of social security policies in improving access to public health services. This research focuses on several health agencies and facilities directly involved in the implementation of social health insurance policies, such as BPJS Kesehatan offices, the Health Office, hospitals, and community health centers.

Research Focus

This research focuses on the policy implementation theory proposed by George C. Edward III. This theory explains that the success of policy implementation is influenced by four main indicators: communication, resources, disposition, and bureaucratic structure.

Communication relates to the process of conveying policy information to the public and policy implementers so that policy objectives can be clearly understood. Resources include the availability of health workers, health care facilities, budgets, and other supporting facilities for policy implementation. Disposition relates to the attitudes, commitments, and responsibilities of policy implementers in providing services to the public. Meanwhile, bureaucratic structure relates to work mechanisms, service procedures, and inter-agency coordination in the implementation of social health insurance policies.

Data Sources

The data sources in this study consist of primary and secondary data. Primary data were obtained directly from informants through interviews and field observations. Research informants were selected using purposive sampling, a technique for determining

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informants based on specific considerations according to the research needs. The selected informants were parties deemed to understand and be directly involved in the implementation of social health insurance policies, such as BPJS Kesehatan employees, the Health Office, healthcare workers in hospitals and community health centers, and members of the public who use BPJS Kesehatan services.

Meanwhile, secondary data was obtained from various sources, including books, scientific journals, official government documents, research reports, health service data, and laws and regulations related to social health insurance policies.

Data Collection Techniques

Data collection techniques in this study included observation, interviews, and documentation.

Observations were conducted by directly observing the health service process and the implementation of social health insurance policies at health facilities in Palopo City. Through observation, researchers were able to understand the actual conditions on the ground regarding the health services received by the community.

In-depth interviews were conducted with research informants to obtain more detailed information regarding the implementation of social health insurance policies. The interviews were conducted openly using interview guidelines to ensure that the data obtained remained aligned with the research focus.

In addition, documentation techniques were used to collect various supporting documents, such as BPJS membership data, health service reports, photographs of research activities, and policy documents relevant to the research.

Research Instruments

In qualitative research, the researcher acts as the primary research instrument. The researcher directly carries out the data collection, data analysis, and conclusion drawing processes. To support the research process, the researcher uses tools such as interview guides, voice recorders, cameras, and field notes. The researcher's presence at the research location aims to obtain objective data that reflects actual conditions in the field.

Data Analysis Techniques

The data analysis technique in this study uses an analytical model. Interactive data analysis was proposed by Matthew B. Miles and A. Michael Huberman. Data analysis was conducted continuously from the beginning of the study until its completion.

The first stage is data reduction, which is the process of selecting, focusing, and simplifying data obtained from the field according to the research focus. The second stage is data presentation, which is organizing the data into descriptive forms for easy understanding and analysis. The final stage is drawing conclusions, which is the process of finding meaning from the analyzed data to obtain a picture of the implementation of social security policies in improving access to public health services in Palopo City.

Data Validity Techniques

To ensure data validity, this study employed triangulation techniques. Triangulation was conducted by comparing data obtained from various sources, techniques, and time periods.

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Source triangulation was conducted by comparing information from several informants, such as BPJS (Social Security Agency), health workers, and the community. Technical triangulation was conducted by comparing the results of interviews, observations, and documentation. Meanwhile, temporal triangulation was conducted by collecting data at different times to ensure the consistency of the data obtained. The use of triangulation aims to ensure that research data has a high level of validity and credibility.

Results

Communication Effectiveness in the Implementation of Social Health Insurance Policy

Communication is a crucial factor in the implementation of social health insurance policies. In the policy implementation theory proposed by George C. Edward III, communication is a key element determining the success of a policy's implementation. Communication relates to how information regarding the policy is conveyed to both policy implementers and the public as service recipients. Clear, consistent, and easily understood information will facilitate the public's understanding of health service procedures through social security programs.

In the implementation of the social health insurance policy in Palopo, communication was carried out through outreach by BPJS Kesehatan, the Health Office, hospitals, and community health centers to the public. This outreach was conducted through face-to-face meetings, social media, banners, and information dissemination through health facilities. The goal of this communication was to ensure the public understood the procedures for using BPJS Kesehatan, the rights and obligations of participants, and the applicable health service flow.

Based on the research results, communication by policy implementers was deemed quite good, but several obstacles remained in conveying information to the public. Some residents admitted to not fully understanding BPJS Kesehatan service procedures, particularly regarding the referral system, service administration, and frequent policy changes. This lack of understanding resulted in difficulties in accessing health services. An interview with a BPJS Kesehatan (Healthcare Provider) user revealed:

> *"Information about using BPJS Kesehatan has been frequently provided, but some people still don't understand the referral procedures and administrative requirements, which sometimes leads to problems when seeking treatment."*

An interview with a BPJS Kesehatan officer revealed that the agency has undertaken various outreach efforts to ensure public understanding of health services. The informant stated:

> *"We routinely conduct outreach to the public through health facilities, social media, and in collaboration with local governments to ensure the public understands how to use BPJS Kesehatan."*

Communication barriers persist due to a lack of public participation in outreach activities. Some people only seek information when they need health services, resulting in limited understanding of service procedures. Furthermore, differences in education levels and the public's ability to understand information also pose challenges in the policy communication process.

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Interviews with health workers at community health centers (Puskesmas) also indicate that communication between service personnel and the public significantly impacts the smooth delivery of health services. The informant stated:

> *"Sometimes people come without understanding the service procedures, so officers have to re-explain the BPJS service flow to avoid misunderstandings."*

Communication in the implementation of the social health insurance policy in Palopo City has been quite successful through various forms of outreach and information dissemination to the public. However, communication effectiveness still needs to be improved to ensure the entire community understands health care procedures. Improving communication quality can be achieved through more intensive outreach, the use of more accessible information media, and enhanced coordination between the BPJS (Social Security Agency), health facilities, and local governments in disseminating information to the public.

Availability and Adequacy of Resources for Health Service Delivery

Resources are a crucial factor in the successful implementation of social health insurance policies. According to George C. Edward III's policy implementation theory, resources include the availability of manpower, facilities, budget, information, and other supporting facilities necessary for policy implementation. Adequate resources will support the smooth operation of health services and facilitate public access to health services through social security programs.

In implementing the social health insurance policy in Palopo, the primary resources focused on include health workers, health care facilities, support facilities, and the budget allocated to support the BPJS Kesehatan program. The local government, along with BPJS Kesehatan, has strived to improve the quality of health services by providing facilities such as hospitals, community health centers (Puskesmas), medical personnel, and an administrative service system that supports the implementation of the social health insurance program.

The availability of resources for implementing the social health insurance policy in Palopo City is considered sufficient, but several obstacles remain that impact the quality of health services. One frequently encountered obstacle is the limited number of health workers in some health care facilities, especially when the number of patients increases. This condition results in less than optimal service and longer patient waiting times.

An interview with a health worker at a community health center (Puskesmas) revealed:

> *"The number of BPJS patients is quite high every day, while the number of available health workers is still limited, which sometimes leads to longer service times, especially during certain hours."*

In addition to the limited number of health workers, health care facilities are also a crucial factor in supporting the implementation of the social health insurance policy. Several health facilities in Palopo City are considered to still have limited medical facilities and infrastructure, requiring patients to be referred to hospitals with more comprehensive facilities. This certainly impacts the public's ability to obtain prompt and optimal health care.

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Interviews with BPJS Kesehatan users revealed:

> *"Health care is actually quite good, but sometimes patients have to wait a long time or are referred to another hospital because certain facilities are not yet available."*

On the other hand, BPJS Kesehatan explained that the government and health facilities are continuously striving to improve the quality of health care resources so that the public can receive better care. The informant stated:

> *"We continue to coordinate with health facilities and local governments to improve services, both in terms of health workers and supporting facilities, so that services to BPJS participants can be maximized."*

In addition to healthcare workers and service facilities, budgetary resources are also a crucial factor in the implementation of social health insurance policies. Adequate funding is needed to support healthcare service operations, the procurement of medical facilities, and the payment of healthcare services for BPJS (Social Security Agency) participants. In its implementation, government budgetary support is considered sufficient to support the sustainability of the social health insurance program in Palopo City.

Resources for implementing the social health insurance policy in Palopo City are available and adequate to support public health services. However, several obstacles remain, such as limited healthcare workers, the lack of certain medical facilities, and the increasing number of BPJS patients, which impact the effectiveness of healthcare services. Therefore, improvements in the quality and quantity of resources are needed to ensure optimal implementation of the social health insurance policy and improve public access to healthcare services.

Implementer Commitment and Service Responsiveness in Policy Implementation

Disposition is one of the factors influencing the successful implementation of public policy. According to George C. Edward III's policy implementation theory, disposition relates to the attitude, commitment, honesty, and responsibility of policy implementers in carrying out their duties. In the implementation of social health insurance policies, disposition is crucial because it directly relates to the quality of services provided to the public. A positive attitude from policy implementers will create effective, friendly, and easily accessible health services.

In the implementation of social health insurance policies in Palopo, disposition can be seen in how BPJS Kesehatan officers, health workers, and health care facilities provide services to BPJS users. A responsive attitude, willingness to help the public, and commitment to following service procedures are crucial in supporting the successful implementation of social health insurance policies.

Based on research results, the disposition of policy implementers in Palopo City is generally quite good. This is evident in the efforts of health care workers to provide services to the public in accordance with applicable procedures. Health care workers strive to provide friendly service and assist people experiencing difficulties with the administrative process or using BPJS Kesehatan services.

An interview with a BPJS Kesehatan (Healthcare Provider) user revealed:

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"The health workers are quite helpful when we encounter difficulties during the service process. They explain the procedures to be followed, making it easier for us to understand the BPJS service flow."

Furthermore, interviews with BPJS Kesehatan officers demonstrate a commitment to providing optimal service to the public. The informant stated:

"We strive to provide the best possible service to the public in accordance with applicable regulations. If anyone doesn't understand the procedures, we will help explain them so that the service can run smoothly."

However, several obstacles remain in implementation, related to the disposition of policy implementers. The high number of patients arriving daily sometimes causes service personnel to become fatigued, which impacts the quality of service. This situation can lead to complaints from the public regarding slow service or a lack of responsiveness at certain times.

An interview with a health worker at a community health center (Puskesmas) revealed:

"The large number of patients sometimes overwhelms the staff, especially when there are limited health workers on duty. However, we still strive to provide the best possible service to the public."

Some residents also believe that some service personnel are unfriendly when providing health services. This indicates that the attitudes and commitment of policy implementers need to be continuously improved to ensure the public feels comfortable and satisfied with accessing healthcare services through the BPJS Kesehatan program.

The disposition of policy implementers in implementing social health insurance in Palopo City has generally been quite good. BPJS officers and healthcare workers are committed to providing services to the public in accordance with established procedures. However, several obstacles remain, such as the high number of patients and limited staff, which impact service quality. Therefore, improvements in service quality, strengthening public service ethics, and enhancing the professionalism of staff are needed to ensure optimal implementation of the social health insurance policy and increase public access to healthcare services.

Supporting and Inhibiting Factors in Social Health Insurance Policy Implementation

Bureaucratic structure is a crucial factor in public policy implementation. According to George C. Edward III's policy implementation theory, bureaucratic structure is related to work mechanisms, division of tasks, service procedures, and coordination between agencies in implementing a policy. A clear and organized bureaucratic structure will facilitate policy implementation, ensuring that policy objectives can be achieved effectively and efficiently. In the implementation of social health insurance policies, a bureaucratic structure is essential to ensure that health services are carried out according to procedures and are easily accessible to the public.

In implementing social health insurance policies in Palopo, the bureaucratic structure involves various parties, such as the BPJS Kesehatan (Social Security Agency for Health), the Health Office, hospitals, community health centers (Puskesmas), and other health facilities. Each agency has its own duties and responsibilities in supporting health services for the public. BPJS Kesehatan is responsible for managing the administration

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and financing of health services, while health facilities are responsible for providing medical services to the public in accordance with applicable regulations.

The bureaucratic structure in implementing social health insurance policies in Palopo City has generally been functioning quite well. This is evident in the clear division of duties between BPJS Kesehatan and health service facilities. Furthermore, healthcare service procedures are regulated through a referral system and service administration, aimed at facilitating public access to healthcare services.

An interview with a BPJS Kesehatan officer stated:

> *"Each healthcare facility has its own duties and procedures for providing services to BPJS participants. We also continuously coordinate with hospitals and community health centers to ensure smooth service delivery."*

Several bureaucratic obstacles remain in practice, impacting the effectiveness of healthcare services. One frequently complained-about obstacle is the perceived complexity of administrative procedures, particularly in the referral process and document processing. This situation makes it difficult for some people to access healthcare services using BPJS Kesehatan.

An interview with a BPJS Kesehatan user stated:

> *"Sometimes the administrative procedures are quite lengthy, requiring people to go back and forth to complete the requirements before receiving healthcare services."*

Inter-agency coordination is also a challenge in the implementation of the social health insurance policy. In some cases, delays in information or a lack of coordination between BPJS Kesehatan and healthcare facilities hinders public services. This indicates that the existing bureaucratic structure still requires improved coordination to ensure more effective healthcare services.

Interviews with healthcare workers at hospitals revealed:

> *"Coordination between healthcare facilities and BPJS Kesehatan (Social Security Agency) is already underway, but sometimes there are changes in regulations or systems that require adjustments to the service process."*

The existence of standard operating procedures (SOPs) in healthcare services helps policy implementers carry out their duties in a focused manner. SOPs serve as guidelines for healthcare workers in providing healthcare services to the public, ensuring a more orderly and structured service process.

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Table 1. Supporting Factors Facilitating the Implementation of Social Health Insurance Policy in Palopo City

Supporting Factor	Findings from the Study	Contribution to Policy Implementation
Local Government Support	The local government supports healthcare facilities, personnel, and the development of health service systems.	Strengthens institutional capacity and supports the sustainability of policy implementation.
BPJS–Healthcare Facility Collaboration	BPJS Kesehatan coordinates with hospitals, Puskesmas, and other healthcare facilities.	Facilitates integrated administrative and healthcare service delivery.
Availability of Healthcare Resources	Hospitals, Puskesmas, healthcare workers, and supporting facilities are available, although some limitations remain.	Provides the basic service capacity required to serve BPJS participants.
Implementer Commitment and Responsiveness	BPJS officers and healthcare workers generally assist users and explain service procedures.	Improves the accessibility and responsiveness of healthcare services.
Public Awareness of BPJS Benefits	Community awareness of the importance and benefits of health insurance is increasing.	Encourages community utilization of BPJS healthcare services.
Financial Protection	BPJS reduces the financial burden associated with healthcare costs.	Reduces financial barriers and improves affordability of healthcare services.
Standard Operating Procedures	SOPs provide guidance for healthcare workers and organize service delivery.	Creates consistency, structure, and procedural clarity in policy implementation.

Table 1. shows that social health insurance policy implementation in Palopo City is supported by interconnected factors, including local government support, BPJS–healthcare facility collaboration, adequate healthcare resources, implementer commitment, public awareness, financial protection, and standardized service procedures. Together, these factors strengthen institutional capacity, facilitate service delivery, reduce barriers to healthcare access, and support more effective implementation of the social health insurance policy.

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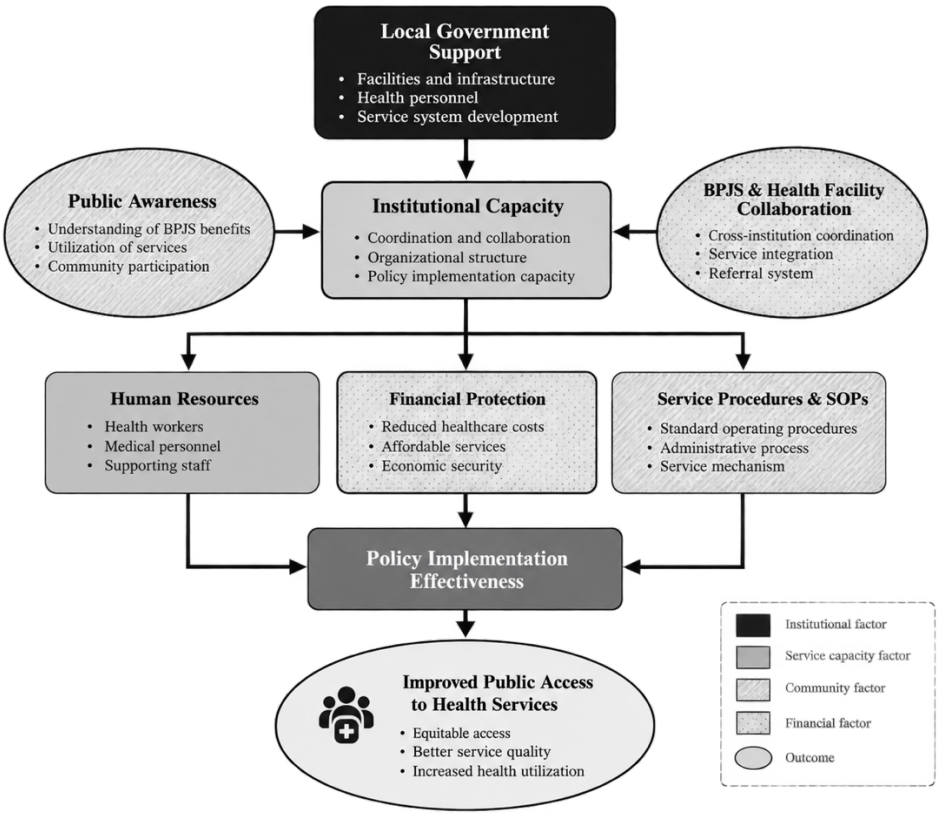


Figure 1. Interrelationship of Supporting Factors in Social Health Insurance Policy Implementation in Palopo City

Figure 1. Effective social health insurance policy implementation in Palopo City depends on the interaction of local government support, public awareness, BPJS–healthcare facility collaboration, institutional capacity, human resources, financial protection, and standardized service procedures. The interaction of these factors strengthens policy implementation effectiveness and ultimately contributes to improved public access to health services.

Implementation of Social Health Insurance Policy and Public Access to Health Services

In the implementation of the social health insurance policy, various factors influence its success or obstacles. Both supporting and inhibiting factors are important to analyze because they are directly related to the effectiveness of health services provided to the public. The implementation of the social health insurance policy in Palopo is influenced by government support, health facilities, service personnel, and the public's level of understanding of the BPJS Kesehatan program.

One supporting factor in the implementation of the social health insurance policy in Palopo City is the support of the local government and the collaboration between BPJS Kesehatan and health care facilities. This support is evident in the provision of health facilities such as hospitals, community health centers, medical personnel, and a health care system that is continuously developed to improve the quality of services provided to the public. Furthermore, the BPJS Kesehatan program significantly assists the public in obtaining health services at more affordable costs.

An interview with a BPJS Kesehatan officer stated:

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"The local government and health facilities are quite supportive of the implementation of the BPJS Kesehatan program. The coordination they have established helps improve health services provided to the public."

In addition to government support, another supporting factor is increased public awareness of the importance of health insurance. Many people are beginning to understand the benefits of BPJS Kesehatan membership, making it easier and more targeted for healthcare services. They feel helped because medical expenses are covered through the social health insurance program.

An interview with one BPJS Kesehatan user stated:

"With BPJS, we feel more supported when we need healthcare services because the costs are not too burdensome."

The implementation of the social health insurance policy in Palopo City also faces various inhibiting factors. One frequently encountered obstacle is the limited number of healthcare workers and healthcare facilities. The high number of BPJS Kesehatan patients has led to overcrowding in healthcare services, resulting in longer wait times for care.

An interview with a healthcare worker at a community health center (Puskesmas) revealed:

"The number of patients coming every day is quite high, while the number of healthcare workers available is still limited, so service is sometimes slow."

In addition to limited resources, the public's lack of understanding of BPJS Kesehatan procedures is also a factor hindering policy implementation. Some people do not understand the referral system, administrative requirements, and healthcare procedures, often encountering obstacles when accessing healthcare services.

Interviews with BPJS Kesehatan users revealed:

"Some people are still confused about BPJS service procedures, especially regarding referrals and administrative requirements for treatment."

Another inhibiting factor is bureaucratic procedures, which some people consider quite complicated. In some cases, people must complete various administrative documents before receiving healthcare services. This delays the service process and generates complaints from the public.

Coordination between agencies also sometimes encounters challenges, particularly when there are changes to BPJS Kesehatan regulations or service systems. These changes require adjustments from both health facilities and the public, which can impact the smoothness of healthcare services.

An interview with a healthcare professional at a hospital stated:

"Sometimes changes to the system or service regulations require staff and the public to readjust, resulting in slightly delayed services."

The implementation of the social health insurance policy in Palopo City is supported by collaboration between the government, BPJS Kesehatan, and healthcare facilities, as well as increasing public awareness of the importance of health insurance. However, several inhibiting factors remain, such as limited healthcare personnel, a lack of service facilities, a low public understanding of BPJS procedures, and administrative procedures that are

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perceived as complicated. Therefore, it is necessary to improve the quality of health services, simplify administrative procedures, and conduct more intensive outreach to the community so that the implementation of social health security policies can run more effectively in increasing public access to health services.

Implementation of the Social Health Insurance Policy in Improving Public Access to Health Services in Palopo City

This study aims to analyze the implementation of social security policies to improve access to public health services in Palopo. Based on the research findings, the implementation of social health security policies through the BPJS Kesehatan program has significantly contributed to improving access to public health services (Faiz et al., 2025). However, the effectiveness of policy implementation is still influenced by various structural, administrative, and social factors that determine the quality of health services at the regional level. In this context, policy implementation is not understood solely as an administrative process, but as a complex interaction between institutions, resources, policy implementers, and the community as service recipients (Hiplunudin, 2025).

The results indicate that the communication dimension plays a central role in determining the success of social health security policy implementation. Outreach conducted by BPJS Kesehatan and health care facilities has increased public understanding of health care rights and procedures (Matulessy et al., 2025). However, this study found that effective communication still faces obstacles in the form of low administrative literacy among the public and limited access to information among certain groups. This situation demonstrates that public policy implementation relies not only on the existence of regulations but also on the state's ability to transform policies into information that can be practically understood by the public (Rani et al., 2024).

From the perspective of George C. Edward III's policy implementation theory, suboptimal communication will result in policy distortion at the implementation level. This study's findings indicate that some people still have difficulty understanding the BPJS Kesehatan referral system and administrative procedures (Roshita et al., 2026). This indicates a gap between policy design and public acceptance. Therefore, the success of health policy implementation is determined not only by the policy's substance but also by the institution's ability to build inclusive, simple, and community-oriented public communication (Turyandi et al., 2026).

In addition to communication, this study also found that resources are a fundamental factor in determining the quality of social health insurance policy implementation. The availability of health workers, medical facilities, service facilities, and budget support are crucial elements in improving public access to health services (Purbasari, 2025). Although the local government and health facilities in Palopo City have made efforts to improve service quality, this study found limitations in certain health workers and facilities, resulting in high waiting times and patient referral processes (Lestari, 2022).

These findings indicate that expanding access to health services through social security is not automatically accompanied by increased health service capacity. In the context of public policy, this situation illustrates the phenomenon of policy overload, namely the increased demand for services due to the expansion of health insurance coverage without a corresponding strengthening of institutional health service capacity (Intiasari, 2025). In other words, the success of social security policies in increasing the number of health

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service users creates new pressures on the regional health service system (Miracantika, 2025).

The theoretical implications of these findings suggest that health policy implementation requires an integrative approach between expanding access and strengthening service capacity (Suprapto, 2026). Social security policies cannot stand alone as a health financing instrument; they must be accompanied by investment in health infrastructure, increasing the number of medical personnel, and modernizing the health service system. Otherwise, increasing BPJS Kesehatan membership will only result in service overload, potentially reducing the quality of public health services (Nurany et al., 2024).

This study also found that the disposition of policy implementers significantly influences the quality of health services. Responsiveness, commitment to service, and the ability of officers to assist the public are important factors in creating public satisfaction with health services. Most informants assessed that BPJS officers and health workers have strived to provide good service, despite limited resources and high patient volumes (Putri et al., 2026).

This study also shows that high work pressure has the potential to impact the quality of public service interactions. In some situations, work fatigue and high workloads can lead to Service quality has led to negative public perceptions of the quality of healthcare services. These findings demonstrate that public policy implementation is heavily influenced by human governance aspects, namely the quality of behavior, service ethics, and interpersonal capacity of policy implementers. Therefore, healthcare reform cannot be achieved solely through changes to administrative procedures, but also through strengthening a professional, humanistic, and public service culture oriented toward public satisfaction (Erlangga, 2025).

Regarding bureaucratic structure, this study found that the coordination mechanism between BPJS Kesehatan (Social Security Agency for Health), hospitals, and community health centers (Puskesmas) has been functioning quite well but still faces administrative bureaucratic obstacles. The tiered referral system and complex administrative requirements are often perceived by the public as obstacles to accessing healthcare services. This situation indicates that the healthcare bureaucratic structure still tends to be administrative-procedural rather than community-needs-based (Suartama et al., 2025).

From a modern public administration perspective, the healthcare bureaucracy should move toward a collaborative governance and citizen-centered service model, where services are designed based on community needs, rather than simply institutional procedural compliance. The findings of this study demonstrate that the public still faces administrative burdens in accessing health services, necessitating the simplification of service procedures and the integration of more effective health information systems. (Kusumah et al., 2026)

More broadly, this study implies that the success of implementing social health insurance policies is not only measured by the increase in BPJS membership or the number of people receiving health services, but also by the extent to which these policies are able to create equitable, rapid, high-quality, and sustainable access to health services. In the context of regional health development, social security policies must be understood as

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part of efforts to strengthen social justice and reduce disparities in access to public health services (Amelia et al., 2026).

This study also shows that the implementation of health policies at the regional level is significantly influenced by the capacity of local government governance. Local governments play a strategic role in ensuring inter-agency coordination, providing health facilities, strengthening human resources for health, and improving the quality of public services. Therefore, strengthening regional health systems is a crucial prerequisite for supporting the success of national social health insurance policies (Yumame, 2025).

Conclusion

Based on the results of research on the implementation of social security policies to improve access to public health services in Palopo, it can be concluded that the implementation of social security policies through the BPJS Kesehatan program has had a positive impact on improving access to public health services. This is evident in the increasing ease with which people can access healthcare services at hospitals and community health centers at more affordable costs. The implementation of this policy is influenced by four main factors, according to George C. Edward III's theory: communication, resources, disposition, and bureaucratic structure. From a communication perspective, policy socialization has been carried out, but some people still do not fully understand the service procedures. From a resource perspective, the availability of healthcare workers and health care facilities is sufficient, although there are still limitations in medical personnel and certain facilities. From a disposition perspective, policy implementers have demonstrated a strong commitment to providing services to the public, although the high workload sometimes affects service quality. Meanwhile, from a bureaucratic structure perspective, service procedures and inter-agency coordination have been implemented quite well, but administrative obstacles remain that the public considers complex. Thus, the implementation of the social health insurance policy in Palopo City can be said to be quite effective in increasing public access to healthcare services. However, improvements in service quality, streamlining bureaucratic procedures, strengthening healthcare resources, and more intensive outreach are still needed to ensure optimal and equitable healthcare services for all.

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