



**STUDY OF USE OF HEALTH SERVICES IN TELUK NILAU PUSKESMAS  
BY FISHERMEN PARTICIPATING JKN IN FISHERMAN VILLAGE,  
TANJUNG JABUNG BARAT DISTRICT**

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## **ABSTRACT**

*The use of health insurance that patients currently have in health services is sometimes considered not to provide maximum benefits due to lack of implementation or lack of socialization to the public about JKN, especially in the field of use or utilization of health insurance. especially during the JKN system, causing negative impacts such as existing complaints. on the services provided. Method: The type of research used in this research is qualitative research using a case study design. The research informants were fishermen, fishermen's families, the head of the Teluk Nilau Community Health Center, and community leaders. The place of this research is the Fisherman Village, Pengabuan District, West Tanjung Jabung Regency. Checking the validity of the data uses source triangulation techniques. Results: Understand the description of the use of health services at the Teluk Nilau Community Health Center by JKN participating fishermen in the Nelayan Village, Pengabuan District, West Tanjung Jabung Regency based on predisposing factors including belief in health, ability characteristics including insurance, facilities and accessibility. as well as the availability of health workers, as well as characteristics of needs including individual assessment and clinical assessment of a disease. Conclusion: The conclusion of this research is that there are fishermen who rarely use JKN and use traditional and over-the-counter medicines to cure their illnesses.*

Keywords: Health services, Health Insurance, Fishermen

## **ABSTRAK**

*Pemanfaatan asuransi kesehatan yang selama ini dimiliki pasien dalam pelayanan kesehatan terkadang dinilai belum memberikan manfaat yang maksimal karena kurangnya implementasi atau kurangnya sosialisasi kepada masyarakat tentang JKN khususnya dalam bidang penggunaan atau pemanfaatan asuransi kesehatan. khususnya pada masa sistem JKN sehingga menimbulkan dampak negatif seperti keluhan yang ada. pada layanan yang diberikan. Metode: Jenis penelitian yang digunakan dalam penelitian ini adalah penelitian kualitatif dengan menggunakan desain studi kasus. Informan penelitian adalah nelayan, keluarga nelayan, kepala Puskesmas Teluk Nilau, dan tokoh masyarakat. Tempat penelitian ini adalah Desa Nelayan Kecamatan Pengabuan Kabupaten Tanjung Jabung Barat. Pengecekan keabsahan data menggunakan teknik triangulasi sumber. Hasil: Mengetahui gambaran Pemanfaatan Pelayanan Kesehatan di Puskesmas Teluk Nilau oleh Nelayan Peserta JKN di Desa Nelayan Kecamatan Pengabuan Kabupaten Tanjung Jabung Barat berdasarkan faktor predisposisi meliputi kepercayaan terhadap kesehatan, karakteristik kemampuan meliputi asuransi, fasilitas dan aksesibilitas. serta ketersediaan tenaga kesehatan, serta karakteristik kebutuhan termasuk penilaian individu dan penilaian klinis suatu penyakit. Kesimpulan: Kesimpulan dari penelitian ini adalah terdapat nelayan yang jarang menggunakan JKN dan menggunakan obat tradisional dan obat bebas untuk menyembuhkan penyakitnya.*

Keywords: Pelayanan Kesehatan, Asuransi Kesehatan, Nelayan

## **INTRODUCTION**

To make it easier for the community in the health sector, the National Health Insurance was formed (JKN) which is a plan that provides protection in the health sector so that participants get the benefits of protection and benefits so that basic needs in the health sector are met. Participation in JKN is mandatory for all citizens of the Republic of Indonesia whose goal is to maintain and fulfill health needs at affordable costs. Apart from the word mandatory, there are still many people's thoughts that think that the JKN program is still not good. This thinking is based on the lack of knowledge about the BPJS program itself.<sup>1</sup>

The utilization of health services according to Andersen has 3 factors that influence it, namely the first predisposing factor which contains, education, age, marital status, gender, occupation,

race, religion, and health beliefs, while the characteristics of abilities include insurance, income, knowledge of service needs, health, the ability to purchase health services, the availability of health care facilities and their accessibility and availability of health workers, and the characteristics of needs in the form of individual assessments and clinical assessments of disease, each of these factors is likely to influence so as to predict the utilization of health services.<sup>2</sup>

## **METHOD**

This section describes the types of qualitative methods with case study designs, which is a study that explores a problem with detailed boundaries, in-depth data collection, and includes various sources of information. Data collection methods are in-depth interviews, documentation using pre-existing data through Teluk Nilai Public Health Center documents and triangulation of sources by conducting several interviews with sources of data acquisition. Researchers use discourse analysis which is a study that examines or analyzes language that will be used naturally, both in written and oral form to users as an element of society.

## **RESULTS AND DISCUSSION**

### **Utilization of Health Services**

The informant believes that the pain he feels can be treated with self-medication such as Bodrex or over the counter drugs formerly. If the self-medication measures taken do not affect the pain they feel, the new fisherman will go to a midwife or public health center for a check-up. Self-medication will certainly have positive and negative effects. Inappropriate treatment will later cause the pain suffered by fishermen to get worse or disappear and arise just.

According to Ariyanti et al, 2018 Self-medication is the most common form of choice for someone who relies on drug distribution channels such as pharmacies. Self medication or what is commonly called self-medication is an attempt to self-medicate the illness suffered with their own knowledge by using various ingredients or drugs that are considered appropriate. The medicine is usually safe. However, most of the informants did not know what over-the-counter drugs and limited over-the-counter drugs were. The dangers of drug use often arise in drug abuse. Lack of knowledge about drugs and illnesses that lead to inappropriate use of drugs.<sup>3</sup>

It is known that the informants have a choice of other health facilities besides going to the public health center, namely the practice of a midwife or a doctor's practice. Sometimes fishermen prefer to practice midwives/doctors first rather than going to the public health center. This is a good thing, because the community has the option to seek treatment at other facilities besides the public health center which are handled by health workers who are trained and know what the patient needs. Based on the results of Mayasari's research, 2018 The reason why informants prefer health services is because they have more confidence in the treatment provided and are more secure because directly by people who are experts (professionals) the drugs given can cure diseases effectively<sup>4</sup>

### **Health Beliefs**

The people of the Teluk Nilau village still have confidence in the success of using traditional medicine or drug stalls. Self-medication is carried out by the community to cure the illness they are suffering from. Examples include traditional medicines in the village, over-the-counter medicines such as bodrex, temas, giving their own potions, and spices. Actions taken by the head of the public health center and community leaders as mediators of the situation to the community

if there is a difference of opinion then providing education, motivation, and socialization is a solution that can be done to provide knowledge about health to the community.

This is supported by research by Hermawan, et al., 2017 that the act of self-medicating (self-treatment) is because the person or community already believes in themselves, and already feels that based on past experience their own efforts have brought healing. Seek treatment at traditional medicine facilities, such as traditional healers and seek treatment by buying medicines at drug shops (chemist shops) and the like, including herbalists and then seeking treatment at modern medical facilities. held by the government or private health institutions, which are categorized into treatment centers, health centers, and hospitals<sup>5</sup>. In addition, family support when fishermen are sick can be in the form of giving traditional medicines and helping to care for fishermen when they are sick. This causes a lack of utilization of existing health services. The family's actions in dealing with the illness suffered by the informant did not recommend going to a health facility. The fishermen's families only provide food and drink for the healing of sick fishermen. Whereas family support in the use of health services is also important. The results of the research by Maelissa and Lilipory, 2020 show that the responses given by the family include supporting and not supporting participants to carry out examinations to health care facilities. The family's response when supporting was shown by scolding and telling the participants to go for an examination. Meanwhile, families who do not support are shown by forbidding them to go or being indifferent if the participants do not go to have their health checked.<sup>6</sup>

### **Insurance**

Based on the results of research with in-depth interviews, it was found that the informants knew the benefits of having JKN, one of which was the cost. When they get treatment, they don't have to spend anymore money for treatment, so it helps the informants in terms of the economy for their health. The informants felt that the 3rd grade with the monthly fees paid was very reasonable for the health services they received. However, the perceived obstacle to the payment of BPJS is the uncertain income of fishermen. Informants think that in addition to health insurance, the government should also add other life insurance/assistance for fishermen who do not have a fixed income every day month so that they can live properly and safely.

This research is in line with research by Hidayat, et al. 2017 in the implementation of national health insurance, ideally the poor should use government-owned health services more than private health services. People still choose public health center as a place for treatment because of economic considerations and the proximity of the location to their place of residence. The poor are vulnerable people who should receive health insurance and exercise their rights in designated facilities. There needs to be a policy of expanding health insurance to increase access, expand participation, and provide subsidies for the poor.<sup>7</sup>

### **Facilities and Accessibility**

In terms of accessibility, the community does not feel that visiting the Public health center is a difficult thing, because the location of the Public health center is right in the middle of the settlement, the distance is only short, the vehicles owned by fishermen to get to the public health center, and the condition of the road that has been concreted certainly makes it easier for informants to access information. go to the health center for treatment. However, the limited working hours of the public health center that coincided with the working hours of fishermen became a factor that made the informants prefer to call the midwife/doctor home or to the midwife/doctor's practice.

The results of this study are in line with Kurniawan's research, 2017 that there are internal factors in utilizing JKN by underprivileged families, namely the economic condition of families who do not have medical expenses, both transportation costs and needs during treatment, social incapacity / disadvantage such as abandoned children / living in a place remoteness, condition/absence of transportation facilities, condition or lack of time to visit health facilities because they have to keep working to meet basic consumption needs, low human resources both due to illiteracy/numbers and low general knowledge.<sup>8</sup>

### **Availability of health services**

Standards are the minimum conditions that are expected so that services at the puskesmas can be carried out properly. Based on the above standards, it is known that the Teluk Nilau Public Health Center only lacks dentists and administrative staff. As for the number of nurses, midwives, and public health workers, the number exceeds the personnel standards of the Public Health Center Regulation of the Minister of Health in 2014.

Based on the results of interviews, the community complained that the doctor was late in attending the Puskesmas and the Teluk Nilau Public Health Center did not have trained personnel for ultrasound and did not have a dentist. According to the informant, the health workers at the Teluk Nilau Public Health Center have served quite well.

This research is supported by research conducted by Rahmadiliyani & Adha in Ramadhani, 2020 that public health center doctors have other activities outside of their duties as doctors which cause the doctor's workload to be heavier so they cannot provide optimal services. The presence of doctors at the public health center is very important and vital as the person in charge of curative services so that no cases are referred to a referral health facility. The more time the doctor spends at the public health center, the less likely non-specialist cases are referred.<sup>9</sup>

### **Individual Assessment**

Informants have the opinion that the pain they feel subjectively is such as fever, headache, backache, and cough. The time limit of illness felt by fishermen and according to fishermen's families is sometimes within a period of 2-3 days. Usually within that time period, the fisherman's health condition is felt to have recovered without going to the public health center. However, if the fisherman's condition has not yet recovered within that time period and the illness is felt to have interfered with his activities, then the fisherman checks himself by calling or seeking treatment at the midwife/doctor's practice.

The behavior of delaying in seeking help will have a bad effect on the sufferer. According to Bart Smet in Nuzuluuni'mah et al, 2019 There are several factors that influence a person to delay in seeking help, one of which is the absence of pain, pain is not the main symptom of some chronic diseases. This is important because chronic disease is less visible at the outset, and does not interfere much with the life of the individual. So if the symptoms become serious, they just seek treatment.<sup>10</sup>

### **Clinical Assessment of a Disease**

Based on the results of the interview, it is known that according to the head of the public health center, people sometimes ask for the drug "Dexa" which they don't need to treat their illness. This is because people think that the drug has a speedy recovery effect. According to Syam, 2020 In short-term use, patients can feel pain in the stomach, to nausea and vomiting, headaches,

increased appetite, difficulty sleeping and restlessness. Acne appears on the skin. Patients who take long-term dexamethasone will cause a moon face (swollen face like the moon), an increase in blood sugar levels, increased blood pressure, bone loss (osteoporosis), decreased immune system so susceptible to infection.<sup>11</sup>

The fisherman informant has a complaint and thinks that the medicine he needs can be in the form of bodrex, body massage, temas, and a doctor's prescription that the informant bought without re-examination. One of the informants was afraid of the actions given by health workers when going to the public health center/other health facility. For over-the-counter drugs, namely Bodrex, which can be purchased freely at the shop, it is certainly easier for fishermen when they are going to buy them because drugs are everywhere. However, use must be in accordance with existing recipes and not excessive.

Based on the results of research by Sianipar and Thaib, 2020 that drugs without a doctor's prescription or over-the-counter drugs can be purchased freely at drug stores. This medication is safe and effective when you follow the directions on the label and the directions from your pharmacist. Generally, these drugs are taken to treat mild symptoms that do not require consulting a doctor, such as to reduce aches, pains, itching, toothaches, and headaches. Not a few people die from consuming over-the-counter drugs such as paracetamol in overdose.<sup>12</sup>

## CONCLUSIONS

1. The opinion of the informant who said that he had treated himself first for the pain he felt was that if the condition of the pain he felt had improved then the fishermen from Nelayan Village felt there was no need to check themselves at the Teluk Nilau Community Health Center. Informants thought that if the pain they had been treating with self-medication did not produce results, then that was when they went to the Teluk Nilau Community Health Center. Another informant said that she would go to a midwife's practice if she had enough money. Apart from going to the Community Health Center, the informant also sometimes visited the midwife/doctor's practice in Pengabuan Village.
2. Informants think that self-medication uses traditional medicine, over-the-counter medicine, temas, kitchen spices, to overcome the pain they feel and help treat sick families first because they are afraid of what the doctor will do. is a health trust in Fisherman's village. To avoid conflicts between actions taken by health workers and independent treatment carried out by fishermen, the Teluk Nilau Community Health Center and community leaders expect and provide education, motivation and approaches.
3. Fishermen in Fisherman's Village have the desire to pay for health insurance, but the economy prevents this because the fishermen's daily income is uncertain. People think that the benefit they get from having health insurance is the reduction in costs incurred when seeking treatment/being referred to a hospital.
4. The health equipment at the Community Health Center is not yet complete so the services expected by the community are not optimal, such as ultrasound equipment, dental units and cholesterol checking tools. Fishermen feel that access to the available time for treatment at the Teluk Nilau Community Health Center is difficult, because the working hours and time for fishermen to seek treatment are not suitable, but road access can be said to be easy because the road conditions are good and the fishermen. have a motor vehicle.
5. The health services provided by the Teluk Nilau Community Health Center are said to be good. However, the delay in the arrival of doctors and the absence of dentists and the absence of trained personnel in using ultrasound equipment at the Teluk Nilau Community Health Center forced the community to go to other more complete health facilities.

6. Fishermen in Fisherman's Village assess their health and the illnesses they suffer from, namely fever, cough, lack of nerves and dizziness. According to the fishermen, the illness they suffered took 2-3 days to recover. If the fisherman has not recovered within that time, he will seek treatment at the Teluk Nilau Community Health Center.
7. Fishermen in Fisherman's Village consider that the illnesses they suffer from are sufficient just by using over-the-counter medicines and traditional medicines. The fishermen are afraid of the actions that will be given later if they seek treatment at the Teluk Nilau Community Health Center, so they choose to seek independent treatment first.

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