

## Analysis of The Implementation toward Employee Social Security at BPJS Employment

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Article	Abstract
<p><b>How to cite:</b> Novi Indraswari, et al, 'Analysis of The Implementation toward Employee Social Security at BPJS Employment' (2024) Vol. 5 No. 1 Rechtenstudent Journal Sharia Faculty of KH Achmad Siddiq Jember State Islamic University.</p> <p><b>DOI:</b> 10.35719/rch.v5i1.327</p> <p><b>Article History:</b> Submitted: 12/12/2023 Reviewed: 12/03/2024 Revised: 19/04/2024 Accepted: 21/04/2024</p> <p><b>ISSN:</b> 2723-0406 (printed) <b>E-ISSN:</b> 2775-5304 (online)</p>	<p>The Implementation of Social Security has been regulated in Law Number 24 of 2011 concerning the Employment Social Security Organizing Agency. BPJS Employment is the institution responsible for administering worker social security programs in Indonesia. BPJS Employment aims to provide social protection to workers and their families and promote the welfare of workers in this country. Analysis of the implementation of worker social security at BPJS Employment in the context of Law no. 24 of 2011 involves research into the policies, procedures and mechanisms used by BPJS Employment to provide social security to workers. The purpose of this analysis is to evaluate the extent to which BPJS Employment has implemented the provisions contained in the Employment Law and to identify potential problems or challenges in its implementation. Analysis of the implementation of worker social security at BPJS Employment in the context of Law no. 24 of 2011 provides a deeper understanding of the effectiveness and challenges faced in the worker social security system in Indonesia. The research method used in this paper is normative legal research. With the help of social security, these workers can minimize the poverty of working class families who are experiencing an economic crisis, as well as termination of employment.</p> <p><b>Keywords:</b> <i>BPJS, Sosial Security, Employment.</i></p> <p><b>Abstrak</b> Penyelenggaraan Jaminan Sosial telah diatur dalam Undang-Undang Nomor 24 Tahun 2011 tentang Badan Penyelenggara Jaminan Sosial Ketenagakerjaan. BPJS Ketenagakerjaan merupakan lembaga yang bertugas menyelenggarakan program jaminan sosial ketenagakerjaan di Indonesia. BPJS Ketenagakerjaan bertujuan untuk memberikan perlindungan sosial kepada pekerja dan keluarganya serta memajukan kesejahteraan pekerja di negeri ini. Analisis penyelenggaraan jaminan sosial ketenagakerjaan pada BPJS Ketenagakerjaan dalam konteks Undang-Undang No. 24 Tahun 2011 melibatkan penelitian terhadap kebijakan, prosedur, dan mekanisme yang digunakan BPJS Ketenagakerjaan untuk memberikan jaminan sosial kepada pekerja. Tujuan dari analisis ini adalah untuk mengevaluasi sejauh mana BPJS Ketenagakerjaan telah melaksanakan ketentuan yang terdapat dalam Undang-Undang Ketenagakerjaan dan untuk mengidentifikasi potensi permasalahan atau</p>

tantangan dalam pelaksanaannya. Analisis penyelenggaraan jaminan sosial ketenagakerjaan pada BPJS Ketenagakerjaan dalam konteks Undang-Undang No. 24 Tahun 2011 memberikan pemahaman yang lebih mendalam tentang efektivitas dan tantangan yang dihadapi dalam sistem jaminan sosial ketenagakerjaan di Indonesia. Metode penelitian yang digunakan dalam tulisan ini adalah penelitian hukum normatif. Dengan bantuan jaminan sosial, para pekerja ini dapat meminimalkan kemiskinan keluarga kelas pekerja yang mengalami krisis ekonomi, serta pemutusan hubungan kerja.

**Kata Kunci:** BPJS, Jaminan Sosial, Ketenagakerjaan.

## Introduction

National social security is regulated in the SJSN Law which establishes two bodies providing social insurance intended for workers, namely BPJS Health which provides health protection and BPJS Employment which provides guaranteed protection to workers. These workers will later receive work accident insurance, pension security, old age security, and death security. The purpose of BPJS Employment is to provide security and basic needs that should be obtained by each member and their family.<sup>1</sup>

The workforce group can be divided into three classifications, the first is educated workers, which are workers who already have knowledge of and expertise in a particular field, such as teachers, pilots, doctors, etc. Second, skilled workers are workers who have received formal training in certain fields, such as electrical technicians. And thirdly, uneducated workers are workers who do not require someone to have skilled knowledge.<sup>2</sup>

Analysis of the implementation of worker social security at the Employment Social Security Administering Agency (BPJS) in the context of Law no. 24 of 2011 is an important study to understand the implementation and effectiveness of the worker social security system in Indonesia. This law, known as the Employment Law, regulates various aspects related to labor rights and protection, including social security.<sup>3</sup>

BPJS Employment is the institution responsible for administering worker social security programs in Indonesia. BPJS Employment aims to provide social protection to workers and their families and promote the welfare of workers in this country. Analysis of the implementation of worker social security at BPJS Employment in the context of Law no. 24 of 2011 involves research into the policies, procedures and mechanisms used by BPJS Employment to provide social security to workers. The purpose of this analysis is to evaluate the extent to which BPJS Employment has implemented the provisions contained in the Employment Law and to identify potential problems or challenges in its implementation.<sup>4</sup>

Several aspects that can be analyzed in this context include, Compliance with legal provisions: Analysis can be carried out to ensure that BPJS Employment has complied with the provisions regulated in the Employment Law. This includes provisions related to guarantee coverage, payment of contributions, claims procedures and employer obligations. Effectiveness of social security programs: Analysis can also see the extent to which the social

<sup>1</sup> Peter Mahmud Marzuki, *Penelitian Hukum*, (Kencana : Januari, 2017), 4.

<sup>2</sup> I Made Pasek Diantha, *metode penelitian hukum normatif dalam justifikasi teori hukum*, (Jakarta : Prenada Media Grup, 2017) 19.

<sup>3</sup> Abdullah Junaedi, *Bentuk-Bentuk Jaminan Sosial dan Manfaatnya bagi Tenaga Kerja dalam Hukum Ketenagakerjaan Indonesia*, (Jakarta : Putaka media, 2018) 76.

<sup>4</sup> Abiyoga. Heraldi, *Pelaksanaan BPJS Ketenagakerjaan pada Pekerja Gardena departemen Store dan Supermarket di Kota Yogyakarta*, (Yogyakarta, 2017), 55.

security program organized by BPJS Employment is effective in providing protection to workers.<sup>5</sup>

This includes research on participant satisfaction levels, the number of claims successfully processed, and the sustainability of the program. Affordability and accessibility: The analysis also needs to consider the affordability and accessibility of social security programs. This involves research into the contribution rates charged to participants, the availability of service facilities, as well as BPJS Employment's efforts to reach and serve participants in various regions. Law enforcement and supervision: In analyzing the implementation of workers' social security, it is important to evaluate BPJS Employment's efforts to enforce legal provisions, carry out supervision, and take action against violations that occur. This includes research into dispute resolution mechanisms, monitoring of contributions and claims, as well as collaboration with other relevant agencies.<sup>6</sup>

Analysis of the implementation of worker social security at BPJS Employment in the context of Law no. 24 of 2011 provides a deeper understanding of the effectiveness and challenges faced in the worker social security system in Indonesia. Through this analysis, improvement efforts can be identified that are needed to increase the protection and welfare of workers and ensure compliance with applicable legal provisions. Everyone has the right to adequate protection and needs, especially in terms of employment protection. In this case the state has an obligation to improve work welfare in all respects. What is meant by a prosperous state is a form of government that is democratic and emphasizes that the state has at least minimal responsibility for the welfare of its people, that regulations are needed from the government regarding the distribution of state wealth with middle class people who experience hunger and death because they do not have the money for medical treatment, so they die because they don't have enough money. get social security.<sup>7</sup>

In developed countries, social insurance for workers is an important part of the social security system for workers, where almost all families in society can receive social security for workers. However, even social insurance for formal workers in Indonesia can only cover a small portion of families, because the majority of the population works in the informal sector. In Indonesia itself, this social insurance program was initially under the auspices of PT Jamsostek or Jamsostek. Next, regulations regarding social security were born, namely Law Number 24 of 2011 concerning BPJS or the Social Security Administering Body, but after that Jamsostek was changed to BPJS Employment. BPJS Employment is a public legal entity and was formed through Law Number 24 of 2011 concerning Social Security Administering Bodies. A company that provides work to workers or employees is of course very necessary and obligatory to register workers or employees as participants in BPJS Employment. Because this can minimize risks that will occur later, so that workers feel safe and protected. If the company does not register its workers as members of BPJS Employment, the company can be subject to administrative sanctions.<sup>8</sup>

## **Research Method**

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<sup>5</sup> Sanitya, *Pelaksanaan Program Jaminan Sosial Ketenagakerjaan bagi Pekerja bukan Penerima Upah di Wilayah Semarang Ditinjau dari Permenaker 1/2016*, (Semarang : 2019) 88.

<sup>6</sup> Maimun. *Hukum Ketenagakerjaan suatu pengantar*. (Jakarta: Pradnya Paramita, 2004) 78.

<sup>7</sup> Yudi Latief, *Negara Paripurna: historisitas, rasionalitas, dan aktualitas Pancasila*, (Jakarta: PT Gramedia Pustaka Utama, 2011)

<sup>8</sup> Joupy G. Z. Mambu, *Lex Administratum. Kajian Yuridis Jaminan Sosial Tenaga Kerja*. Volume III, No. 3, 2015, 78.

The research method used is a normative method which is an approach or method used in research or analysis to determine what should be done based on existing norms or standards. The statutory approach refers to the approach or method used in the creation, interpretation and application of law. This approach is based on efforts to understand, apply and develop law through legislation, namely the creation and interpretation of laws and legal regulations. The legislative approach often involves a lawmaking process in a legislative institution, such as a parliament or congress, where representatives and senators propose, discuss, and adopt new laws. In this approach, statutes are considered the primary source of law and have supreme authority. In addition, the statutory approach also involves the interpretation of laws by judicial institutions, such as courts. Judges and courts are tasked with interpreting and applying the law in the concrete cases before them. In interpreting laws, judges consider the purpose of the law, the intention of the legislator, as well as relevant legal principles.<sup>9</sup>

## Results and Discussion

### Employment Social Security

The existence of the right to social security is because it is natural that in this mortal world, we as creatures are certainly faced with various kinds of problems or disasters that occur beyond our reach, as well as luck. A common thread can be drawn that human life is essentially faced by two things, namely positive and negative, because of this, social security is certainly needed to minimize or minimize risks that occur outside our control. Sastrohadiwiryo (2005:3) stated that in employment development, it is hoped that the government can formulate and determine the design of workforce issues. This design is intended to be used as a reference for the preparation of regulations and the realization of ongoing employment development programs.<sup>10</sup>

Workers can convert the pension funds they receive into an annuity fund so that they can withdraw their pension funds little by little. The annuity will attract a large premium from those holding the funds if the person involved is considered to live a long time, workers' social security is considered a public good in its implementation. both financing and administration have been regulated by the government. The political economy view regarding labor social security is a social contract between workers and employers and the government in which workers will allow the government and employers to pursue a free market system with the condition that workers must be protected from negative impacts or such as layoffs.<sup>11</sup>

Article 34 paragraph (2) of the 1945 Constitution of the Republic of Indonesia regulates the state's obligations in implementing the social security system for its people, especially because worker safety must be guaranteed. The concept of social security for workers is a guarantee given specifically to workers so that they can bear risks that may arise in the future. With the help of social security, these workers can minimize the poverty of the community and workers' families who are experiencing an economic crisis, as well as layoffs by

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<sup>9</sup> I Made Pasek Diantha, *metode penelitian hukum normatif dalam justifikasi teori hukum*, (Jakarta : Prenada Media Grup, 2017) 99.

<sup>10</sup> Resa Rosita, *Implementasi Program BPJS Ketenagakerjaan terhadap Pekerja/Buruh*, Mataram, 2019.

<sup>11</sup> Agus Joko Pitoyo, *Dinamika Sektor Informal di Indonesia: Prospek Perkembangan, dan Kedudukannya dalam Sistem Ekonomi Makro*. Populasi Vol. 18 No. 2 Tahun 2007

companies. Therefore, Employment Social Security (Jamsostek) is very helpful in supporting the survival of those in need.<sup>12</sup>

Provisions related to social security for workers already exist in Law Number 24 of 2011 concerning Social Security Administering Bodies and Law Number 40 of 2004 concerning National Security. With the existence of these two Social Security organizing powers, BPJS Health and BPJS Employment were formed. BPJS Health is useful as a health insurance plan, while BPJS Employment is a compensation, old age and work pension plan. Employment Guarantee itself is a guarantee of protection provided by an agency or company to employees and their families against risks that may arise. Apart from that, the state social security system needs to be further developed and adapted to economic and employment conditions.<sup>13</sup>

In old age, those who use the savings method where workers and those who provide work together are required to pay a contribution every month, of which the contribution will be collected as one fund which will be managed by a public agency. These contributions are recorded in a labor account where the balance and interest can only be paid in certain cases or events, usually when the worker has reached old age, is disabled or dies before old age. This system or variation is used by several developing countries, especially Southeast Asian countries, namely Indonesia, Malaysia and Singapore.<sup>14</sup>

Based on Law Number 13 of 2003 in Chapter 1 Article 1 concerning employment in paragraph (1) explains that employment is anything related to labor at the time before, ongoing and at the end of the work period. In paragraph (2), it is explained that workers are men/women who carry out work with the aim of producing services to meet the needs of society. Furthermore, paragraph (3) describes workers, namely workers who carry out work in a work relationship in a company or entrepreneur and receive a salary. In paragraph (4), the employer means the entrepreneur who employs workers and provides salaries.<sup>15</sup>

### **Implementation of BPJS Employment Based on Law NO. 24 of 2011**

Implementation of BPJS Employment based on Law no. 24 of 2011 covers several important things, including membership, Law no. 24 of 2011 requires all workers, both formal and informal, to become participants in the BPJS Employment program. Employers are required to register their workers as BPJS Employment participants and pay the contributions as determined.<sup>16</sup>

It is an obligation for workers to first register with BPJS in accordance with the program they are participating in, several programs provided by BPJS Employment are as follows:

1. WAI (Work Accident Insurance)

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<sup>12</sup> Inca Rahel Lalihatu, Desie M.D. Warouw, and Lingkan E. Tulung. "Peranan Humas Dalam Mensosialisasikan Bpjs Ketenagakerjaan Pada Pedagang Pasar Segar Paal2." E-Journal Acta Diurna VI (3) : 2017, 1–13.

<sup>13</sup> Gurusinga, Monica Oktriani, Jurusan Ilmu, Administrasi Publik, Universitas Riau, Jurusan Ilmu, Administrasi Publik, and Universitas Riau. 2023. "Implementasi Program Jaminan Sosial Ketenagakerjaan Pada Pengemudi Ojek Online Di Kota Pekanbaru" 6 (1): 305–14

<sup>14</sup> Nanda Luthfiyyah, "Implementasi Public Relations Dalam Membangun Brand Awareness AIESEC Universitas Andalas Sebagai Organisasi Kepemimpinan." JOM Fisip 4 (2): 2017, 1–14.

<sup>15</sup> I Putu Adi Permana Putra, "Perempuan Dalam Pariwisata : Implementasi Kebijakan Pengarusutamaan Gender Pada Pengelolaan Objek Wisata Tukad Bindu Di Kota Denpasar" 9 (1): 2023, 81–91

<sup>16</sup> Armila Ernisa Zulfa dan Ida Ayu Dwimawanti. Analisis Kinerja BPJS Ketenagakerjaan Kantor Cabang Semarang Untuk Meningkatkan Perluasan Kepesertaan Sektor Informal. Jurnal Penelitian, 2022, 98



This JKK offers compensation or financial guarantees if employees experience work accidents that occur while carrying out work, such as work-related illnesses and traffic accidents. Accidents that occur between departure and resumption of work are also called work accidents. Sentanoe Kertonegoro said: JKK provides compensation and allowances to employees who experience work accidents. Transportation and accommodation costs paid by the employer will be reimbursed. As long as the worker is unable to work, income or benefits are paid as a wage subsidy. This allowance is intended for employees who are unable to work in whole or in part and die as a result of an accident/illness due to work.<sup>17</sup>

## 2. Pension Guarantee (PG)

What is called pension guarantee can be said to be the receipt of salary or compensation when entering retirement age which is given periodically every month, and is given to workers who enter retirement age, die at retirement age and experience total disability. The pension guarantee contribution is 2% borne by the company and another 1% borne by the company's employees/workers.

## 3. Pension Plan

JHT is a guarantee provided by workers aged 55 years or workers who have met the requirements for receiving JHT. This JHT can be given periodically or given all at once. According to Sentanoe Kertonegoro: the criteria for receiving JHT are workers aged 55 years or over, experiencing total or partial disability, died and left Indonesia without ever returning, which requires taking leave or being laid off for a minimum of 5 years. The importance of old age security for employees in general is in Law Number 3 of 1992, namely: old age can cause loss of wages because they are unable to do work again. Suspension of wages, this makes workers anxious and can affect job security while they are still working, especially for those with minimal income. In principle, JHT for employees provides benefits such as guaranteeing survival in the future, especially if the worker concerned is no longer able to perform well. Sentanoe Kertonegoro is of the opinion that the benefits of JHT are in the form of savings into each employee's account which is formed by increasing each employee's contribution as a result of an increase in allowances and interest. Apart from that, JHT is essentially an investment to get a share of the company's operating profits each year.

## 4. Health insurance

In efforts to increase prevention, healing and recovery, employers are obliged to provide contributions in the amount of 3% of the employee's monthly salary for those who are not married and 6% for married employees.<sup>18</sup>

As happened at PT. Athaya Cahaya Sejati that all workers have been registered as BPJS Employment participants. The second obligation that must be carried out by workers as BPJS Employment participants is to pay contributions which are made once a month, payment of contributions by PT. Athaya Cahaya Sejati on BPJS Employment is as follows:

- a. Work Accident Insurance of 0.54% of a month's pay;
- b. Death Guarantee of 0.3% of pay for a month;
- c. Pension Guarantee of 3% with provisions of 2% from the company and 1% from the worker;
- d. Old Age Security is 5.7% with provisions of 3.7% from the company and 2% from the worker.

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<sup>17</sup> Sentanoe Kertonegoro, JKP Perlu Proses Panjang, (Majalah ASTEK, Tahun IX, No.3, Agustus, 1993), 67

<sup>18</sup> Kertonegoro, JKP Perlu Proses Panjang, (Majalah ASTEK, Tahun....89

e. In accordance with what has been listed.<sup>19</sup>

In accordance with what is stated in Law no. 24 of 2011 article 19, that employers are obliged to collect contributions that are borne by participants from their workers and deposit them with the BPJS Employment Administration which is responsible for administering the social security program which consists of services to participants, collection of contributions, settlement of claims, investment of funds, and others. BPJS Employment also has an obligation to provide information to participants regarding their rights and obligations. Furthermore, monitoring the implementation of BPJS Employment also involves supervision from the government to ensure that BPJS Employment operates in accordance with the stipulated provisions. This supervision is carried out to ensure the availability and sustainability of the social security program managed by BPJS Employment. Basically, the implementation of BPJS Employment is based on Law no. 24 of 2011 aims to provide adequate social protection for workers and their families and improve the welfare of workers in Indonesia.<sup>20</sup>

In the process of claiming the BPJS program, if a worker/laborer in a company experiences a work accident, the company will claim directly with the condition that it must include evidence such as receipts for costs incurred at both the Community Health Center and Hospital. These must be original receipts because they will be used for the process of submitting claims to BPJS Employment. However, in this case all initial costs are borne by the company first and after that the company will immediately claim to BPJS Employment by reporting within 1 x 24 hours after the work accident occurs by telephone so that the data is entered and then the company will complete the files to be submitted to BPJS Employment. Meanwhile, the process of submitting a BPJS Employment claim at PT. Athaya Cahaya Sejati based on the results of an interview with Mrs. Anita as HRD at the company, who explained that since the company was founded in Mataram City, it has never submitted a claim to BPJS Employment, but in the past there was one of the workers at this company who had a work accident and was taken to the nearest hospital and the costs will be borne by the company itself.<sup>21</sup>

The development of a region means improving the welfare of the community to reduce poverty and unemployment rates, with the following targets being:

1. Improving the quality of work groups, employment opportunities and worker protection
2. Improving the community's economy by eradicating poverty
3. Empowering in developing villages
4. Improving socio-economic facilities in transmigration

Because the risks faced by every worker are universal, tools or resources are needed to manage or at least prevent or reduce the risks faced by workers, which is called social security. This is broadly explained in the Employment Social Security Law Number 3 of 1992, which states that the Employment Social Security program should instead provide direct guarantees

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<sup>19</sup> Adillah, Siti Ummu dan Anik, Sri, 2015. "Kebijakan Jaminan Sosial Tenaga Kerja Sektor Informal Berbasis Keadilan Sosial Untuk Meningkatkan Kesejahteraan, Yustisia, Vol. 4 No. 3 September – Desember 2015), 90

<sup>20</sup> Didik J. Rachbini. 1999. "Konsep Jaminan Sosial dan Penerapannya di Indonesia", Majalah Bisnis dan Ekonomi Politik, Vol. 3 No. 4 Oktober 1999, 55

<sup>21</sup> Rachbini. 1999. "Konsep Jaminan Sosial dan Penerapannya di Indonesia", Majalah Bisnis dan Ekonomi Politik, Vol. 3 No. 4 Oktober 1999, 70

regarding the family income rights system to replace some or all of the lost income. Social security in the workplace covers several angles, including :<sup>22</sup>

- a. Providing basic protection to meet the needs of workers and their families;
- b. Appreciation for employees who have devoted their energy and thoughts to the company where they work. Subject to the provisions of Law Number 24 of 2011 explaining that BPJS is a social security program for workers.<sup>23</sup>

The purpose of this guarantee is not to replace the employee's life with financial compensation, but to ease the burden on the family left behind, so that the employee's heirs receive compensation in the form of a portion of the lost source of income. Being left behind makes it impossible to value human life with money, especially since the threat of death is a risk that cannot be ignored by any living creature. Death insurance is a program called Health Insurance which is organized by PT Jamsostek, changed to CS Health on January 1 2014 based on Law Number 24 of 2011 Article 60 paragraph (1) BPJS Health. Which is health protection so that workers can maintain their health and is of course useful for meeting the health needs of those who have already paid. In this case, this payment is set once a month, and the state pays insurance contributions for workers in accordance with Presidential Decree No. 12 of 2013 Article 1 paragraph (1) for Health insurance. If JS provides preventive, promotive and rehabilitation services, it can also be in the form of medicines and disposable health supplies that meet medical needs as intended in Article 20 of Presidential Decree No. 12 of 2013.

Other programs held by Jamsostek have provided professional funds of 50,000 to 200,000 for each worker who has been laid off, but workers must first make a proposal to request financial assistance for changing the profession. This fund is a free fund, not a loan fund, with the condition that workers must have been Social Security participants for 2 years, have a salary of under 200,000 per month and have been registered with the Central Labor Dispute Resolution Committee (P4P) and the Regional Labor Dispute Resolution Committee (P4D).

Temporary protection for non-formal workers or also referred to as wage earners, as follows:

1. Old age security

With the condition that you reach the age of 56 years, stop working because you have resigned or been terminated, die permanently, or also because you are totally disabled.

2. Death guarantee
3. Work accident guarantee

Article 22 of Presidential Decree Number 11 of 2013 concerning amendments to Presidential Decree Number 12 of 2012. Health services that are guaranteed are:

- a. Services at the first level, get non-specialist facilities where you get administrative services, preventive and promotive services, medical examinations and consultations, including laboratory diagnostic tests and hospitalization according to medical indications.
- b. Referral services for advanced levels will receive specialist consultation administration services by specialist doctors and surgical and non-surgical specialists in accordance with and for the rest almost the same as the first point.
- c. Services that have been determined by the Minister.

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<sup>22</sup> Maimun, *Hukum Ketenagakerjaan suatu Pengantar*, (Jakarta: Pradnya Paramita, 2004), 88

<sup>23</sup> *Ibid*, 77.



d. One thing that workers are entitled to is services in the form of medical equipment.<sup>24</sup>

One type of social security regulated in the SJSN Law no. 40 of 2004. The definition of pension social security according to the SJSN scientific text (national social security system) is long-term compensation for loss of income because participants reach retirement age. This guarantee aims to maintain orderly life when workers are no longer able to work adequately, either by reaching retirement age or with full ability to work, Article 39 paragraph (2) of the SJSN Law Number 40 of 2004 Security System.<sup>25</sup>

## **Conclusion**

BPJS Employment was basically formed to fight for the rights of workers/laborers with the concept of social security for workers, namely guarantees given specifically to workers so that they can bear risks that may arise in the future, which is often called an event. With the help of social security, these workers can minimize the poverty of working class communities and families who are experiencing an economic crisis, as well as layoffs.

Subject to the provisions of Article 18 of Law Number 40 of 2004 concerning SJSN and Law Number 24 of 2011 explaining that BPJS Employment, which is a social security program for workers, includes, among others, Monkey Accident Insurance (JKK), Pension Guarantee (JP), Old Age Security (JHT), and Death Security (JKM). To become a participant in this program, workers must first register themselves with BPJS Employment and must pay monthly contributions which will be collected by the employee's employer.

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<sup>24</sup> Mudiyo. 2002. "Jaminan Sosial di Indonesia: Relevansi Pendekatan Informal." Jurnal Ilmu Sosial dan Ilmu Politik. Vol 6, No, 1, Juli 2002, 66

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### **Legislation**

Law Number 40 of 2004 BPJS or Social Security Administering Body (Jamsostek which was changed to BPJS Employment).

Law Number 13 of 2003 concerning Employment.

Law Number 24 of 2011 concerning Implementation of Employment Social Security.