

## The Urgency of Health Insurance Systems as Safety Education Efforts for Informal Sector Workers in Garage

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**Abstract:** The informal sector needs to be officially registered or officially recognized by the government and often involves unstable work and lack of access to social security, including occupational health insurance. In the informal sector, work is usually done without formal employment contracts, and wages are uncertain, resulting in economic instability and uncertainty for workers. Workshops are one of the most common informal sectors in Indonesia. Workers in the informal sector, such as workshops, also have the same risks as formal workers, such as the risk of workplace accidents and illnesses that can affect their well-being and productivity. This study used a qualitative descriptive research method. This data collection technique was a field study with direct observation using interview research instruments. Based on the results of interviews and direct observations, workers at custom Garage did not have employment guarantees. The company also needed to include its workers in Badan Penyelenggara Jaminan Sosial Ketenagakerjaan.

**Keywords:** health insurance, social security, workshop, occupational health and safety

### INTRODUCTION

The informal sector is not officially registered or officially recognized by the government, and often involves unstable work and lack of access to social security, including occupational health insurance. In the informal sector, work is often done without formal employment contracts and uncertain wages, resulting in economic instability and uncertainty for workers. Workshops are one of the most common informal sectors in Indonesia. Workers in the informal sector, such as workshops, also have the same risks as formal workers, such as the risk of workplace accidents and illnesses that can affect their well-being and productivity. (Dartanto *et al.*, 2020)

It is crucial for workers in the informal sector such as workshops, to have adequate employment social security. Social security employment includes programs such as health insurance, occupational accident insurance, and pension plans. The existence of social security employment, workers in the informal sector can feel safer and calmer in carrying out their work. In addition, social security employment can also increase the productivity and quality of work in the informal sectors, such as in workshops. By feeling safer and more secure, workers can focus on their work and improve the quality of their work. This will have a positive impact on the overall workshop business by increasing customer reputation and trust (Heniyatun, Rusdijjati and Sulistyaningsih, 2018).

In this regard, the government also has an essential role in providing social protection for workers in the informal sector. The government can provide incentives or subsidies for workshop owners to participate in the employee social security program. The implementation of the social security program is realized by establishing the Social Security Organizing Agency (BPJS), namely BPJS Kesehatan and BPJS Ketenagakerjaan. The Social Security Organizing Agency (BPJS) Employment, now more familiarly called "BP Jamsostek," is an Organizing Body established based on Law No. 24 of 2011 concerning the Social Security Organizing Agency. There are four types of programs offered by BPJS Ketenagakerjaan, namely Jaminan Kecelakaan Kerja (JKK), Jaminan Hari Tua (JHT), Jaminan Pensiun (JP), and Jaminan Kematian (JKM) (Kemnaker, 2011).

Working in a workshop is a job that has a high risk, especially if the workers do not have social security, such as BPJS Ketenagakerjaan. Many dangers and risks can occur if workers do not have an Employment BPJS. Workers in workshops are at high risk of injury from work accidents, whether they occur due to human error, broken machinery, or other environmental factors. Without social security employment, workers who suffer injuries due to work accidents will find it difficult to get adequate medical care and work accident compensation. Other challenges in addressing informal sector workers are administrative difficulties in recruiting, registering and collecting regular

contributions in a cost-effective way, since informal sector workers are not organized in a sizable group (Muttaqien *et al.*, 2021).

Workers in workshops are also susceptible to occupational diseases such as asthma, bronchitis, and other health problems due to exposure to harmful chemicals such as exhaust gases, oil, and paint. If workers do not have employment social security, they cannot access adequate medical care and treatment. If the workers in the workshop is sick and cannot work, then he will lose income. According to ILO with social security employment, these workers will find it easier to get income replacement during the recovery period. In addition, workers in workshops who do not have employment social security will also not have the right to receive a pension when they retire. This will make it difficult for workers in old age because they need a steady source of income to meet their living needs.

The urgency of employment social security for workers in the informal sector, such as workshops, is significant to improve their welfare and productivity and help improve the overall quality of the workshop business. Therefore, this research aims to identify the problem of participation of custom Garage workshop workers in the BPJS Employment program.

## **METHODS**

This qualitative descriptive research was conducted from March to April 2023 at custom Garage Workshop, Mangunharjo, Semarang City. This study used a qualitative descriptive research method. This data collection technique was a field study with direct observation using interview research instruments.

## **RESULT AND DISCUSSION**

Based on the interview results, custom garage workers needed Social Security Employment (JAMSOSTEK) or BPJS, but Custom Garage did not register its workers in the BPJS program at all. Custom Garage company also did not provide guarantees outside the BPJS program. There were factors why custom Garage workers did not have Social Security Employment (JAMSOSTEK) or BPJS due to lack of understanding of the company's obligations to BPJS dependents for each worker, the company was not committed to include workers in the BPJS program, lack of information to workers about BPJS and the benefits provided, and workers did not have eligible costs to pay BPJS premiums. Work-related injuries were major public health problems affecting not only the injured individuals, but also their families, friends, colleagues and the wider working communities. Workers' recovery and return to work could be shaped by their interactions with employers, health care providers and worker protection systems, and by interactions between these systems (Dembe, 2001 ; Loisel *et al.*, 2005)

Some companies may need to clearly understand their obligations to BPJS and the benefits provided by the BPJS program. Therefore, they may not prioritize paying BPJS contributions to their workers. Some companies excluded or ignored BPJS dependents to save costs and increase profits. Informal workers may need access to or get enough information about the BPJS program and the benefits provided. They needed to learn how to apply and why joining BPJS was essential to protect themselves (Colón-Morales, Giang and Alvarado, 2021). Some informal workers may need help paying the BPJS fee required to become a participant, so they chose not to join the BPJS program. The informal sector was characterized by low and irregular incomes which made it difficult to pay for health care in advance (Okungu *et al.*, 2018).

The custom garage workshop was a restoration and custom workshop of VW and Porche. The work process at custom Garage consisted of three central departments: the entering welding department, the paint department, and the finishing department. The workshop work process used many hazardous chemicals, such as paint particles (lead and toluene solvents) and welding metal fumes, which could harm workers. Welding fumes and paint were a severe problem in automotive repair shops. The type and extent of adverse health effects associated with exposure to chemicals in the workplace depended on the intrinsic toxicity of those chemicals and whether the chemicals were inhaled, deposited on the skin, or ingested. It also depended on the intensity and intensity of exposure. If not protected enough, workers, buyers, and visitors around them will also be exposed to toxins.

The work process in the welding department included checking the condition of the vehicle frame, forming the vehicle body, and welding the vehicle frame. The painting department had several work processes, including surface preparation stages (sanding plates and rust, anti-rust coating, caulking, epoxy, and base paint) and painting. The location of surface preparation involved cleaning the plate and removing rust by scraping using burrs. This process resulted in dust being inhaled by workers. After sanding, the next step was to apply an anti-rust coating, caulking, epoxy, and base paint (containing lead and toluene) to polish the bodywork. In this process, the workers did the work without any protection. Then painting was carried out by applying paint. This application was carried out by workers using a spray gun. A mixture of color and solvent was made directly in the spray gun cup before application in a ratio of 1: 2. The spray gun released solvent vapors and aerosols into the ambient air in the workplace. Workers inhaled these vapors and aerosols and could also be exposed to workers' skin. This process was done

without wearing gloves, aprons, chemical masks, or goggles; only some workers used non-chemical masks. Therefore, this study aims to identify the participation problem of custom Garage workshop workers in the BPJS Employment program.

## CONCLUSION

Based on research, it is known that custom Garage did not register its workers as BPJS Employment participants. Then custom Garage did not provide accident insurance, death insurance, and old age outside the BPJS program.

The recommendation given in this study is to increase workers awareness of the benefits of BPJS through providing information about the programs offered by BPJS or custom Garage Company with BPJS to provide education about the benefits of BPJS and steps to register BPJS to workers. Custom Garage company needs to be committed to helping and being responsible so that workers are registered for the BPJS Employment program.

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