

Enhancing Service Excellence in Unemployment Insurance Implementation

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BPJS Ketenagakerjaan to Manage Social Security in Indonesia

POPULATION
281 Million People



WORK FORCE
140 Million People
50.5% of population



FORMAL WORKER
40%

INFORMAL WORKER
60%



Current Coverage

41,4 M
People

29,6%
of Work Force

Manages Program



Old Age Saving



Pension Benefit



Death Benefit



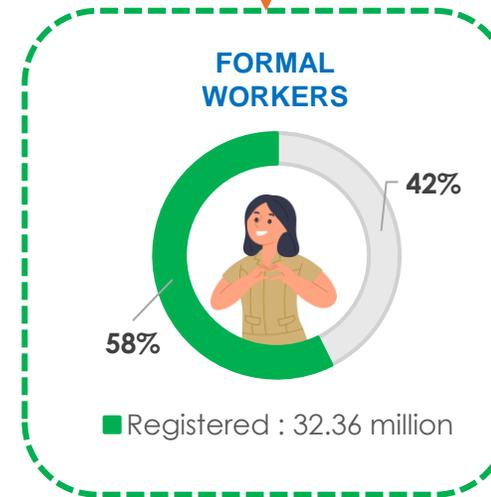
Work Accident Insurance



Unemployment Insurance

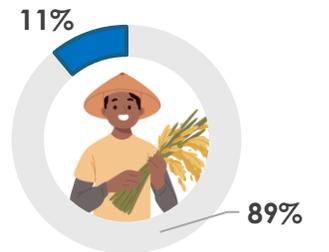
2015

2021



ONLY for formal workers

INFORMAL WORKERS



Mainly for JKK, JKM

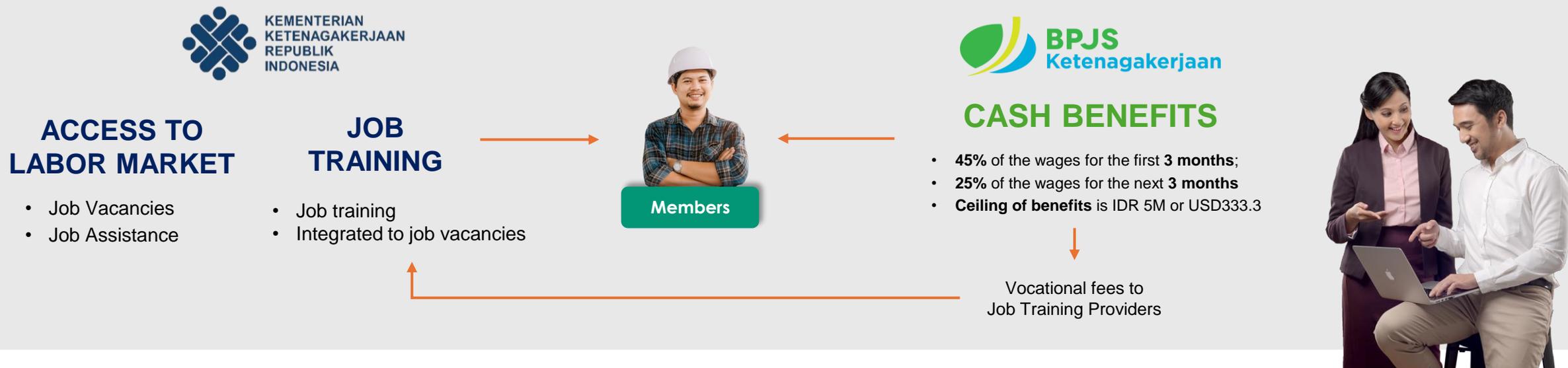
Presidential Regulation No 109/2013
The Staging of Participation in the Social Security Program

JKP : Legal Background & Implementation

LEGAL FRAMEWORK

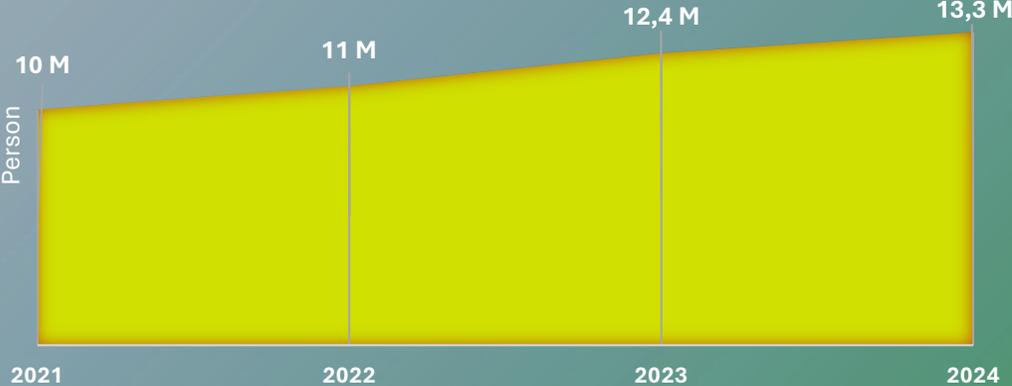


WHO MANAGE JKP ?



Trend on The Coverage of Unemployment Insurance

Trend Unemployment Insurance Program Participant, 2021-2024



Since its implementation in 2021, the coverage of JKP membership has steadily increased, but expanding participation in the program remains a challenge



Eligibility of Membership

- Indonesian Citizens
- Maximum age is 54 years at the time of registering
- Have an employment **relationship/contract** with the employer.

Additional Requirements

BPJS Ketenagakerjaan

- **Large and Medium Enterprises** registered in 4 program
- **Micro and Small Enterprises** registered in 3 program

BPJS Kesehatan

- All Enterprises Participate on (JKN) Health Insurance

2024

2.1M
Non-Eligible for JKN
BPJS Kesehatan
Requirement

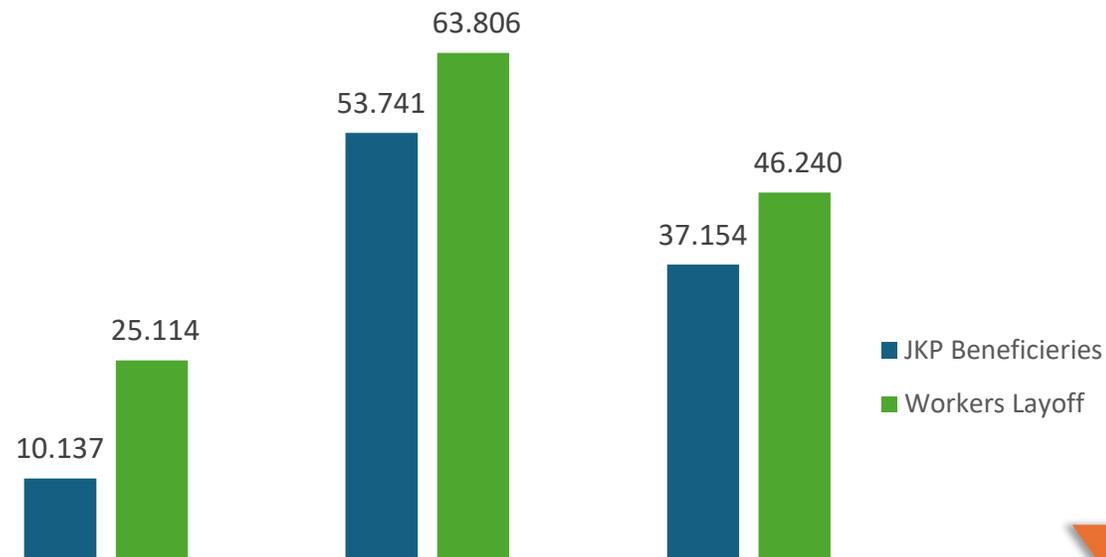
15,5M
BPJS Ketenagakerjaan
Eligible JKP

13,3M (84%)
JKP Participant
(2024)

JKP Beneficiaries Profile

The Beneficiary of Unemployment Benefits, 2022-2024

The JKP Beneficiaries (BPJS Ketenagakerjaan) vs. The Workers Layoff (Ministry of Manpower)



YEAR	2022	2023	2024
JKP vs. Layoff Rate	40,85%	84,20%	80,35%

- Since its launched in 2022, the number of beneficiaries for JKP program continuously increasing.
- Providing service to **4.543 beneficiaries monthly** or **182 beneficiaries per day**.
- **Around 80%** workers that had been layoff through 2024 has received Unemployment Benefit

Reason of the Gap ?

- Not Registered in JKN.
- The contribution period does not meet the requirements to receive JKP benefits.
- Not submitting the JKP claim within three months following the termination date
- Category of Employer not comply with mandatory program registered (BPJSTK)
- Digital literacy limitation

What to do to Improve JKP Coverage? → by Service Excellence for Nationwide Delivery



Regulation

- ✓ Doing regulation review and performance evaluation between BPJS Ketenagakerjaan and Government (required per 2 years)



Campaign

- Socialization for Unemployment Insurance (JKP) awareness in collaboration with the government
- Onsite JKP collective claims
- Brochures, posters, and educational video as promotional tools



Socialization between BPJS Ketenagakerjaan and Ministry of Manpower

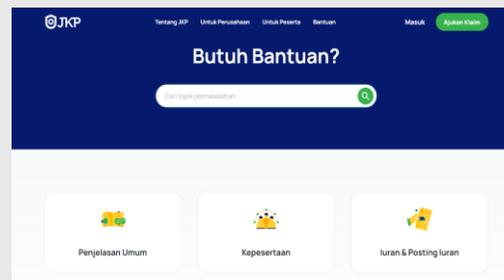


Technology Support

- **JMO**
link with SIAPKerja to enhance the channel access
- **BPJSTK Website**
<https://sso.bpjsketenagakerjaan.go.id>



Halo JKP Website



<https://halo.jkp.go.id/support/home>

Provide an information, assistance, registration, and claim service



Collective claims for JKP in Pangkalan Bun PT Kalimantan Sawit Kusuma

Campaign

Brochures

SKEMA
SKEMA LAPOR PHK DI PORTAL SIAP KERJA

1. Laporan PHK ke Portal Siap Kerja
2. Verifikasi PHK oleh BPJS Ketenagakerjaan
3. Penetapan status PHK
4. Pemberian manfaat Jaminan Kehilangan Pekerjaan

ATAU

1. Laporan PHK ke Portal Siap Kerja
2. Verifikasi PHK oleh BPJS Ketenagakerjaan
3. Penetapan status PHK
4. Pemberian manfaat Jaminan Kehilangan Pekerjaan

MANFAAT JAMINAN

- UANG TUNAI**
 - Dibagikan kepada peserta setiap bulan sejak pemberitahuan PHK kepada peserta
 - Besar uang tunai untuk 3 (tiga) bulan pertama sebesar 42% upah, 3 (tiga) bulan selanjutnya 25% upah.
 - Menggunakan upah terakhir yang dibayarkan dengan batas atas upah Rp 5.000.000.
- AKSES INFORMASI PASAR KERJA**
 - Layanan informasi pasar kerja, dan/atau
 - Bimbingan jabatan.
- PELATIHAN KERJA**
 - Bebas biaya pelatihan kerja.
 - Dilakukan melalui lembaga pelatihan kerja milik pemerintah, swasta, atau perusahaan yang terdaftar dan terakreditasi.
 - Dialokasikan secara daring/luring.

JAMINAN KEHILANGAN PEKERJAAN

Manfaat uang tunai, akses informasi pasar kerja, dan pelatihan kerja yang diberikan kepada pekerja/buruh yang mengalami Pemutusan Hubungan Kerja (PHK).

SYARAT PESERTA

- Peserta yang mengalami PHK, baik untuk hubungan kerja berdasarkan Peraturan Kerja Waktu Tidak Tertentu (PKWTT) maupun Peraturan Kerja Waktu Tertentu (PKWTT), kecuali:
 - Mengundurkan diri
 - Cacat total tetap
 - Penetas
 - Meninggal dunia
 - PKWT yang masa kerjanya berakhir sesuai jangka waktu kontrak kerjanya
- Peserta memiliki masa iur paling sedikit 12 bulan dalam 24 bulan dan telah membayar iuran paling singkat 6 bulan berturut-turut pada BPJS Ketenagakerjaan sebelum PHK.
- Peserta ingin bekerja kembali dan bukan PHK.

HAK JKP AKAN HILANG APABILA PESERTA:

- Tidak mengajukan permohonan klaim manfaat JKP selama 3 bulan sejak terjadi PHK.
- Telah mendapatkan pekerjaan, dan/
- meninggal dunia.

Posters

BPJS Ketenagakerjaan
panggil kami bpjs.com

KERJA TANPA KHAWATIR DENGAN PROGRAM JAMINAN KEHILANGAN PEKERJAAN

Jaminan Kehilangan Pekerjaan

Manfaat utama:

- Bantuan uang tunai
- Informasi lowongan kerja
- Pelatihan kerja

Tanpa Iuran Tambahan:
Bagi peserta tertib iuran dan kepesertaan

Cara Klaim

www.bpjsketenagakerjaan.go.id
175 JPK bpjs.ketenagakerjaan
BPJS Ketenagakerjaan BPJS Ketenagakerjaan

YouTube

Apa manfaat program JKP?

- Manfaat Uang Tunai**
- Akses Informasi Pasar Kerja**

Thank You



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