

Analysis of The Impact of The BPJS Kesehatan Rates Increase Based on a Social Accounting Perspective (Case Study on BPJS Kesehatan Bima City)

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ABSTRACT

This research aims to analyze the increase in BPJS Health tariffs based on a social accounting perspective at BPJS Health in Bima City. Using an interpretive paradigm, this research analyzes social accounting utilizing a case study research design. Data was obtained by conducting in-depth interviews with the Head of PKP Bima and BPJS Health employees, who were key informants. The method used is a snowballing system for adding informants. The interview results were grouped, data reduction was carried out before being analyzed, and conclusions were drawn or verified. Triangulation was also carried out using different question techniques to ensure the validity of the data to the BPJS Non-PBI community as additional informants. Using triangulation techniques, researchers are sure that the data obtained is valid. This research found that social accounting is interpreted as policy, an accounting approach that considers social, environmental, and economic impacts and interactions or activities. Empirically, studying the relationship between social accounting and various factors that influence it, such as social responsibility, service attitudes, and societal impact or pressure, is essential.

Keywords: *social accounting; increase in BPJS health rates; community; services*

INTRODUCTION

Financially, this can involve increasing the State's liabilities related to funding obligations or financing national capital movements, which require high costs. Rates in the context of accounting refer to the value or percentage used to calculate various fees, taxes, or expenses in a company's financial statements. In this case, before deciding to increase the BPJS Kesehatan tariff, the accountant can inform the government of the decision.

Crowther (2000:20); (Majid & Saputra, 2020) Social accounting is defined as the existence of an organization in a context as an approach to identifying social behavior. The concept of social accounting can be understood from a government and commercial perspective in carrying out activities to measure, structure, and analyze social consequences. This aims to achieve a positive activity for the community carried out by an agency.

The Social Security Administration Agency (BPJS) Kesehatan is here to organize social security on a national scale to meet all basic needs of all levels of society based on the principles of humanity, provision, and justice. Based on Law Number 40 of 2004 concerning the National Social Security System (SJSN), which was promulgated in 2004, this law is an effort to carry out reforms in the

field of social security systems. The condition of the implementation of the BPJS program with the presence of the government's plan to increase BPJS Kesehatan tariffs is getting worse and worse so that it doubles, therefore reaping many protests from various circles of society (Majid & Saputra, 2020).

The increase in BPJS Kesehatan tariff fees was officially announced after President Jokowi signed Presidential Regulation or Decree Number 75 of 2019 concerning the Replacement of Presidential Decree Number 82 of 2018 concerning Health Insurance on October 24, 2019. The working meeting with the Minister of Health obtained the result, namely the determination of an increase in BPJS contributions, with Committee IX of the House of Representatives of the Republic of Indonesia approving the second option of three options, stating that "as required for participants receiving contribution assistance (PBI) in the use that is expected in the next period to be able to bring profits due to the increase in JKN based on Presidential Decree 75/2019". BPJS Kesehatan contributions have increased by 100% and are aimed at all BPJS Kesehatan participants. As a result of the increase in BPJS health rates, participants from the middle and lower communities experienced a considerable impact.

In this case, the social nature of accounting has a function, namely, it will provide balanced data for decision-making. The increase in BPJS Kesehatan rates makes an interesting summary of documents that can be studied from the perspective of social accounting.

In the previous study, the increase in BPJS Kesehatan contributions had a positive and negative impact. Specifically, the positive effect can increase the socialization of the BPJS program and overcome its shortcomings. In contrast, the negative impact is a decrease in the number of third-party participants in the study, participants in research by (Wijayanti et al., 2020). Based on research conducted (Tria Hadi & Fauziah, 2022) The research shows that the increase in tariffs paid by BPJS is too high, especially during the COVID-19 pandemic when the economy is getting more difficult. According to social accounting magazines, the increase in BPJS tax has two impacts on the community: costs and benefits (Majid & Saputra, 2020). The program carried out by BPJS Kesehatan resulted in a lack of social benefits received by the community and an increase in BPJS health rates so that the community's contribution (Firdaus & Wondabio, 2019). The analysis (Tahir et al., 2023) shows that the cost increase affects the demand for downgrades, as evidenced by the calculated significance value of less than 5% or ($0.015 < 0.05$).

The novelty of this research lies in its uniqueness, as no prior research has focused on this topic in Bima City. This study analyzes BPJS Kesehatan in Bima City, particularly in relation to the tariff increase and its impact on the residents of Bima City.

The research was conducted at the BPJS Kesehatan Office in Bima City. The selection of this location facilitated the author's access to data and information from relevant parties. The author conducted online interviews via Zoom Meeting and WhatsApp with relevant parties, including BPJS Kesehatan officials and BPJS users.

The aim of this research is to provide information and insights regarding the variables affected by the tax increase on BPJS Kesehatan in Bima City. Additionally, this research contributes useful information that can serve as a resource for BPJS participants and as a contribution to the government as decision-makers..

LITERATURE REVIEW

Social Accounting Theory

This research utilizes Social Accounting Theory, which plays a crucial role in measuring and reporting the social and environmental impacts generated by organizational activities. This theory emphasizes that a company's responsibilities are not limited solely to economic aspects but must also consider the social and environmental impacts of its operations. In this context, the research

integrates several accounting theories, such as Sustainability Accounting Theory, Social Impact Measurement and Stakeholder Accountability Theory, and Public Accountability Theory.

Sustainability Accounting Theory highlights the importance of companies incorporating economic, social, and environmental aspects into their accounting practices to support long-term sustainability. Social Impact Measurement and Stakeholder Accountability Theory emphasizes the need for companies to measure and report the social impacts that arise and to be accountable to their stakeholders. Meanwhile, Public Accountability Theory underscores the obligation of companies to be transparent and accountable in disclosing information regarding the social and environmental impacts they generate.

In its application, social accounting data analysis includes the recognition, measurement, and reporting of social and environmental costs and benefits arising from the company's activities, which in turn contribute to the broader welfare of society. The application of these theories demonstrates that corporate social responsibility is a key element of modern accounting, encompassing various aspects, including the public services provided by BPJS Kesehatan. Thus, the implementation of social responsibility by companies is not merely a fulfillment of moral obligations but also a form of accountability to the public and stakeholders, which strengthens the company's legitimacy in the eyes of society and supports the long-term sustainability of its operations.

Social Accounting

Social accounting is the measurement and analysis of the social and economic consequences of a company. In the context of a business organization or company, social accounting is related to business and encompasses several important aspects such as community welfare, the work environment, and the company's impact on society.

The primary objective of social accounting is to understand the reporting of a company's social performance, corporate responsibility related to social and environmental accounting, and to disclose the company's impact on society.

Belkaoui (1993); (Armono, 2008) refer to social accounting as Socio Economic Accounting (SEA). SEA is a branch of accounting that functions to identify, measure, assess, and report on the social benefits and social costs generated by an institution. This measurement will ultimately be used as information to serve as the basis in the decision-making process to enhance the role of institutions/organizations/companies and to improve the quality of life of society and the environment as a whole.

The measurement, reporting, and disclosure of social accounting involve the process of collecting and analyzing a company's social and economic data, such as community welfare, the work environment, and the company's impact on society. Social accounting reporting must be carried out transparently and accurately, and companies must be prepared to meet social accounting standards (Syahril, 2018).

Social accounting plays several important roles in a company's operations, such as:

1. Helping companies identify and address social disparities faced by society.
2. Ensuring that the company has sustainable social and economic welfare.
3. Assisting companies in increasing awareness and concern for the social environment.
4. Preparing companies to accept social responsibility and environmental recognition.

BPJS Kesehatan

BPJS Kesehatan (Health Social Security Administering Body) was established as part of the national social security program aimed at providing health protection for all Indonesians. Founded on January 1, 2014, BPJS Kesehatan is a transformation of PT Askes (Persero), which previously managed health insurance for civil servants. This program was initiated as part of the implementation of Law Number 40 of 2004 concerning the National Social Security System (SJSN), which aims to provide equitable, comprehensive, and high-quality healthcare access to all citizens, regardless of their

economic status. In its implementation, BPJS Kesehatan plays a crucial role in supporting the achievement of Universal Health Coverage (UHC) in Indonesia, with expanding coverage and strengthening the national health system.

Over time, BPJS Kesehatan has faced various challenges, including financing, claims management, and the quality of services provided. As an institution responsible for balancing the public's healthcare needs with the state's financial capabilities, BPJS Kesehatan must adapt to existing social and economic dynamics. The importance of BPJS Kesehatan is seen not only from a healthcare service perspective but also from economic and social viewpoints, as this program contributes to improving the quality of life and reducing social inequalities. Through continuous improvement and reform efforts, BPJS Kesehatan strives to enhance service quality and achieve its long-term goal of ensuring that all Indonesians have access to adequate healthcare.

RESEARCH METHODS

This research employs a qualitative research method with an interpretive paradigm approach. The paradigm in this study interprets phenomena naturally, and the research was conducted at BPJS Kesehatan in Bima City, West Nusa Tenggara Province. The study uses primary data sources in the form of interviews with the Head of the PKP Bima Department and BPJS Kesehatan employees in Bima City, as well as non-PBI BPJS participants. Secondary data include financial reports related to the tariff increase. The analysis in this study focuses on the Head of the PKP Bima Department, BPJS Kesehatan employees in Bima City, and residents who pay BPJS Kesehatan tariffs.

This study involved four informants, consisting of two informants who are the Head of the PKP Bima Department and BPJS Kesehatan employees, and two others who are non-PBI BPJS participants (Non-Contribution Assistance Recipients). Data were obtained from in-depth interviews with key informants selected through purposive sampling, including BPJS Kesehatan officials and community members connected to the Bima City area. By using the snowballing system, the author expects that the data provided by additional informants will encompass all data that can strengthen the arguments of the key informants. The selected informants are as follows (names are not actual names):

Table 1. Lead Informant

No	Name	Age	Work
1.	Ika Surya	38	Kabag PKP Bima
2.	Ilham	41	BPJS Kesehatan Employees
3.	Nurul	27	Civil Servants
4.	Dimas	42	Civil Servants

The selection of informants mentioned above is based on the author's own research, and the informants can be assured to provide information that is highly knowledgeable and directly involved with the research problem because the research object is consistent with the theme, which is the impact on the community related to the BPJS Kesehatan tariff increase. The data collection technique used in this research was interviews conducted via Zoom Meeting and WhatsApp, with the interview duration ranging from approximately 30 minutes to 1 hour. The interpretive approach aims to uncover implicit meanings, verify the accuracy of data and theories, understand social interactions, and examine historical developments (Azmi dkk., 2018; Majid & Saputra, 2020).

The interviews conducted with key informants provided highly accurate information by using the snowballing system, and the data was further strengthened by additional informants from the area. The information obtained involved asking seven questions to the informants, including: Why did the BPJS tariff increase? Does the BPJS Kesehatan tariff increase affect public access to healthcare services provided by BPJS Kesehatan? How does BPJS Kesehatan contribute to public understanding of the consequences of the BPJS Kesehatan tariff increase? What solutions are

provided regarding the BPJS tariff increase, and what are the social impacts on the community due to the BPJS tariff increase?

The data analysis technique was conducted through several stages. First, data grouping and reduction were performed based on the interview results provided by the informants, by summarizing, selecting, and focusing on key points related to the researched topic. Second, the data provided by the informants were analyzed based on social accounting theory. Third, data triangulation was conducted to test the accuracy of the data.

RESEARCH RESULTS AND DISCUSSION

Theoretical data grouping can be through in-depth interviews with informants, as follows:

The Impact of BPJS Kesehatan Rate Increase on Business Sustainability

The BPJS Kesehatan program is a realization of the government's good intentions in pursuing public health rights. With the policy related to the increase in BPJS Kesehatan contributions carried out by the government, various responses have been received from the community. Dimas (42 years old) as below,

“It is only natural. With the note that the increase is still within reach because we also choose the treatment class based on our ability to pay the dues.”

The community can accept the increase in the cost of BPJS Kesehatan contributions, provided that the increase in contributions can be supported, and the community can choose the class of treatment according to its ability. In addition to being accessible to the public, the increase in BPJS Kesehatan contributions can be adjusted to people's income. As stated by informant Nurul (27 years old),

“I think it's okay if it happens, as long as it increases it must be adjusted to the average condition of people's income in general. If the income condition of the Indonesian people is increasing, no matter what percentage of the increase the community will not feel heavy with the increase, but if the average income of the Indonesian people tends to be static or even decrease, it will only burden the community as a Non-PBI BPJS user.”

Each company or agency that provides services has different services. People who use the services of these companies or bodies want maximum service. The Social Security Administration Agency is one of the health service business entities formed by the government to ensure public health. In the increase in BPJS contributions that occurred, as conveyed by Ika Surya (38 years old),

“Before you, searching on Google for contributions meant that you had also found news that BPJS Kesehatan had been in deficit. Then, BPJS could not pay for hospitals or health facilities because of the deficit that occurred. After actuarial calculations, the contributions we get are the same as the expenses we spend, which are more significant than the expenses. The contribution must be automatically recalculated, and the contribution calculation scheme must be changed to adjust the contribution. We can use it when the hospital provides health services but doesn't pay for them. What is it like? Indeed, it will be questioned whether the ability of the BPJS Kesehatan system can still run. If people are mildly ill, such as the flu or merriment, it may not have too much effect, but for participants who have diseases that must be controlled every month, such as dialysis, it is very influential. Therefore, the contribution is adjusted.”

The above statement shows that the increase in BPJS Kesehatan contributions is due to the deficit and inability to pay for hospitals and health facilities. Therefore, the contribution is adjusted to the amount of actuarial expenditure. After a recalculation, the greater the meal expenditure, the more it affects the facilities provided; therefore, the contribution needs to be adjusted.

The insurance premium system requires each participant to pay contributions according to the class chosen. Regarding the BPJS Kesehatan contribution or tariff itself, the government has made several changes, which can be seen in Table 1.1.

Table 1.1 Changes in BPJS Kesehatan Contributions

Januari-Maret 2020 <small>berdasarkan Perpres 75 Tahun 2019:</small>		
Kelas I Rp 160.000	Kelas II Rp 110.000	Kelas III Rp 42.000
↓		
April-Juni 2020 <small>kembali ke Perpres 82 Tahun 2018:</small>		
Kelas I Rp 80.000	Kelas II Rp 51.000	Kelas III Rp 25.500
↓		
Juli-Desember 2020 <small>berdasarkan Perpres Nomor 64 Tahun 2020:</small>		
Kelas I Rp 150.000	Kelas II Rp 100.000	Kelas III Rp 25.500 <small>(Rp 42.000 dikurangi subsidi pemerintah Rp 16.500)</small>
↓		
Tahun 2021 <small>berdasarkan Perpres Nomor 64 tahun 2020:</small>		
Kelas I Rp 150.000	Kelas II Rp 100.000	Kelas III Rp 35.000 <small>(Rp 42.000 dikurangi subsidi pemerintah Rp 7.000)</small>

Source: BPJS Kesehatan 2023 (Processed)

The Impact of BPJS Kesehatan Tariff Increase on Social and Stakeholder Accountability

The tendency in line with the government's policy to increase BPJS Kesehatan rates can be seen from two sides based on a review of the concept of social accounting, namely the cost and impact side. The increase in BPJS Kesehatan tariffs will affect people's ability to pay because people's income has an insignificant upward trend. This is supported by an interview related to the economic impact of the increase in BPJS Kesehatan contributions with informant Dimas (42 years old) as follows,

“There is a slight influence. Maybe because expenses have gone up and they also have to be saved, but not so much. If the family members are dependent, it has a lot of influence on the VIP class (Class 1). For Class 1, it is quite an impact on the economy if there are many dependents. This means that if 1 person is still able, if there are 4 in one family, for example, and the amount is above Rp. 100,000 for Class 1 is very influential also for the economy but for Class 3 it is not so influential.”

The result of this impact is an increase in additional expenses, so savings and contributions must be made due to the influence of many family members. In addition, the rise in BPJS Kesehatan rates will reduce public participation related to the payment of contributions caused by the lack of social benefits they receive from the BPJS Kesehatan program. As revealed by informant Nurul (27 years old) as follows

“What is certain is that there are pros and cons due to the increase in tariffs that are felt by BPJS Non-PBI users because BPJS users can come from various groups of people and different economic levels. For some people whose income is mediocre, it will definitely feel objection to this rate increase and they may start to delay paying BPJS and there may even be experts in private health service services that may provide a more friendly price for them.”

Based on the above statement, the increase in BPJS Kesehatan rates, especially for non-PBI BPJS users, can cause pros and cons for the public. This rate increase will have a more pronounced impact on people with limited incomes, who may struggle to need help to pay BPJS premiums and find alternatives to more affordable health services. This can lead to delays in BPJS payments and a shift to private health services that may be more affordable for them. The increase in this tariff can also affect public participation in the BPJS Kesehatan program.

The Impact of BPJS Kesehatan Tariff Increase on Public Accountability

The impact of the increase in BPJS contributions does not apply to people experiencing poverty or people who are registered as Aid Recipients (PBI) only, but in all circles, it causes polemics in the community; many people object if BPJS contributions are increased, especially for the payment of contributions (people who do not work and those who are not registered as PBI). With this, BPJS contributes to understanding the consequences of the increase in BPJS contributions to the community. As an interview with Ika Surya (38 years old) as follows,

“BPJS Kesehatan has provided an information carnival through local media, national media, and BPJS Kesehatan's Instagram. I want to make sure JKN can also be used in the media. We also provide direct information, such as a car that goes to sub-districts and villages to provide information to the community. Regarding the contribution, when participants cannot afford our regulations, they can go down to class after one year. It is okay if you feel that the 1st class is less able and wants to go down to the 2nd class. If it has been one year that participants can go down or move up, the class change is done once a year. Then, BPJS Kesehatan participants have difficulties or have been in arrears for over three months, five months, six months, and so on. Then, the participants had trouble paying, and from BPJS, Kesehatan itself had a mechanic called Rehap, namely the Gradual Payment Plan. The participant can pay in installments for the payment of the contribution, so we have prepared a scheme that makes it easier for participants to make these payments.”

As mentioned above, BPJS Kesehatan has taken several steps to improve the information and accessibility of the JKN program by providing some information through social media and local media. In addition, BPJS Kesehatan visited several sub-districts directly to provide socialization related to increasing fees and providing the best service for participants. After giving understanding to the community. For the community itself, there is an influence on the health services offered by BPJS, as said by Dimas (42 years old) in his interview,

“There is a positive influence. The service is facilitated by BPJS and is not convoluted in its service. Compared to the past, BPJS is now more active in its services.”

With adjusting contributions, BPJS can provide good service to the community. This program occurred because BPJS could pay the hospital on time. This is supported by an interview with informant Ika Surya (38 years old) as follows,

“I'll tell you, for example, if you have a hospital, we have inherited the costs for the participants but have not been able to pay. However, quality will decrease, such as “We serve BPJS participants; BPJS doesn't pay us.” Now, by adjusting the fee, we can provide health facilities on time and even pay the down payment, so the others still need to be finished, but we can pay in advance. Automating from the hospital, there is a tendency to improve quality. We have such a thing as backing power, such as BPJS Kesehatan, which has repeatedly paid a lot. And indeed, when we ask to serve the participants well, they will love that. In addition, by adjusting the contribution, thank God, we can increase it this year. In the past, for example, we could only pay Rp. 100,000, now we can pay Rp. 110,000. The cost of capacity can rise. Well, if you wear glasses, the price will also increase every time it will increase if the fee is appropriate. The point is that it has a positive impact; when the contributions increase, the health services will automatically increase, and the health services will increase.”

Furthermore, the solutions provided based on the community's point of view have various responses, such as the statement of Dimas (42 years old) as follows,

“The solution, if possible, is not to continue to go up, because economically the community is having difficulties in the short term and for the next 2 years while waiting for the economy to improve and the recipients are now much reduced. So for now, don't increase it anymore and if it can be enough until now, the tariff will be first. For the next one or two years while looking at economic improvement.”

Based on the above statement, the increase in BPJS contributions must be adjusted to the community's economy, and the increase in contributions is sufficient to the provisions of Presidential Regulation 64 of 2020. Meanwhile, this opinion was also supported by informant Nurul (27 years old) in her interview,

“The first is that the health services received by BPJS users are getting better, then the second is how much the percentage increase must be adjusted to the average income of the Indonesian people so that the majority of Indonesian people can afford to pay for it.”

BPJS Kesehatan makes contributions through the solutions provided by the community by providing several schemes and rehab programs if there are difficulties in paying BPJS Kesehatan contributions. This was conveyed directly by the Head of PKP Bima, Ika Surya (38 years old) as follows,

“Earlier, it was explained that BPJS has several schemes, they can downgrade if it turns out that it is still cheap and they want to upgrade it. If you do have difficulties in making contribution payments, you can join the rehab program. In the class increase, BPJS participants do not look at work. So depending on the participants from BPJS Kesehatan, there are PBPU participants who are wage workers, whose contributions are based on salary or wages. The appointment is based on the percentage of wages and the class depends on their salary, if civil servants mean class. But if PBPU works independently. 7% of the people of Bima City are PBPU based on their own classification, so for example, if they want class 1, yes, the consequence is that they have to pay Rp. 150,000. they also want to go down to class 2 can pay Rp. 100,000. It depends on which class they want to choose which is free and these participants are free to choose the class.”

Based on the above statement, it can be concluded that BPJS Kesehatan offers various schemes that allow its participants to upgrade or downgrade health services based on their financial capabilities. Participants who have difficulty paying can take part in the rehabilitation program. The increase in the level of health care does not depend on the participants' work but rather on their income. For example, participants who are PBPU workers (independent workers) are paid based on a percentage of their income, while civil servant workers (PNS) are categorized based on their salary level. About 7% of the population of Bima City are PBPU workers who can choose the desired level of health care and pay accordingly, such as Rp. 150,000 for class 1 or Rp. 100,000 for class 2. Participants are free to choose the desired level of health services.

Discussion

Social Accounting based on empirical can be interpreted into 3 (three) meanings, namely: 1) Social Accounting is interpreted as a policy. 2) Social Accounting is construed as an accounting approach that considers social, environmental, and economic impacts. 3) Social Accounting is interpreted as an interaction or activity. It can be interpreted as studying the relationship between social accounting and various factors that affect it, such as social responsibility, service attitudes, and society's impact or pressure.

Social Accounting Interpreted as a Policy

The Social Security Administration Agency (BPJS) Kesehatan is here to provide national social security in order to meet the basic needs of all levels of society based on the principles of humanity, benefits, and justice. According to Jahan (Musmini & Sirajudin, 2016) social accounting can provide qualitative and quantitative information to determine the public's performance and perception of the company.

Head of PKP Bima at BPJS Kesehatan, Ika Surya, revealed that the initial increase in BPJS contributions began to occur in 2018 in accordance with Presidential Regulation 82 of 2018. Then, at that time, the contribution was adjusted. Then, it had to go back to the beginning and the last increase in contributions of Presidential Regulation 64 of 2020 concerning health insurance. He explained that the rise in BPJS Kesehatan tariffs is certainly in accordance with government regulations and that BPJS Kesehatan is a public legal entity. So, all participant regulations that are

our reference must all have a legal basis. So, it is not allowed to be arbitrary in determining contributions, so there must be a legal basis, and there must be regulations that govern.

As revealed by the Head of PKP Bima to BPJS Kesehatan Ika Surya, BPJS Kesehatan was once in deficit. The deficit occurred due to low rates in accordance with actuarial studies, indisciplined BPJS participants, low levels of activity of participants in paying contributions, and the burden of financing catastrophic diseases (severe diseases) borne by BPJS Kesehatan is very large. The community will receive the result of the policy on the increase in BPJS Kesehatan rates, but it must be in accordance with the income ability of the people of Bima City.

Regarding the description above, the policy of increasing BPJS health contributions is indeed needed to close the deficit experienced by BPJS health.

Social Accounting is Interpreted as an Accounting Approach That Considers Social, Environmental, and Economic Impacts

The impact of the increase in BPJS contributions does not apply to people experiencing poverty or people who are registered as Aid Recipients (PBI) only, but in all circles, it causes polemics in the community; many people object if BPJS contributions are increased, especially for the payment of contributions (people who do not work and those who are not registered as PBI). In this study, it was found that there are pros and cons among the community. This tariff increase will have a more pronounced impact on people with limited income, who may have difficulty paying BPJS premiums and looking for more affordable health service alternatives. Therefore, some people agree and disagree with the increase in BPJS Kesehatan rates.

With the enactment of this regulation, the underprivileged BPJS Kesehatan participants in Bima City are increasingly burdened with the rising cost of BPJS contributions. This threatens the right of BPJS participants to get health insurance from the government. Based on the results of the interview, the increase in additional expenses, savings, and contributions must be made due to the influence of many family members. In addition, the rise in BPJS Kesehatan rates will reduce public participation related to the payment of contributions caused by the lack of social benefits they receive from the BPJS Kesehatan program

Social Accounting is defined as an interaction or activity

Each company or agency that provides services has different services. People who use the services of these companies or bodies want maximum service. The Social Security Administration Agency is one of the health service business entities formed by the government to ensure public health. The services provided by BPJS Kesehatan Bima City are related to the contribution of understanding as a result of the increase in contributions, namely holding an information carnival through local media, national media, and BPJS Kesehatan Instagram and, in addition, providing information directly by sending cars to sub-districts and villages to convey information to the community. Regarding the payment of contributions, participants who cannot afford it have the flexibility to move down to a lower class after one year. If the participant feels that class 1 is underprivileged and wants to go down to class 2, it is allowed. Participants can also go up or down classes once a year. If participants have difficulty paying and are in arrears for several months, BPJS Kesehatan has a gradual payment mechanism that allows participants to pay contributions in installments.

The government can use the increase in BPJS contributions to pay hospital claims. With the increased contributions, the government can collaborate with hospitals to improve services so that public satisfaction with BPJS increases. This statement is evidenced by Mr. Dimas's interviews with the community, namely that the services provided by BPJS Kesehatan are not convoluted, so they have a positive influence compared to the services offered by BPJS before the adjustment of BPJS contributions.

Corporate social responsibility arises as a response or proactive action taken by the company to the community's expectations for the implementation of the activities carried out (Murni, 2001). To be able to provide health services properly, many things need to be considered, including the suitability of services with the needs of the community (Pratama et al., 2023) as carried out by BPJS Kesehatan

Bima City by providing solutions, namely offering various schemes to the community by providing services that increase or decrease the level of health services in accordance with the financial ability of the community. The improvement of BPJS health services does not depend on the work of participants. So, it is necessary to know the services provided. The Bima City government pays the participants; namely, the remaining 60% is charged to business entities, and PBPU or independent participants pay 7%. This, in fact, does not have a big impact on the people of Bima City, but it only affects 7% of Bima City residents because 93% do not affect the increase in contributions.

CONCLUSIONS AND SUGGESTIONS

This research highlights the importance of the concept of social accounting in corporate social responsibility, particularly in the context of BPJS Kesehatan. Social Accounting is understood as a policy reflecting the adjustment of BPJS contributions based on Presidential Regulation No. 64 of 2020. Although this adjustment is accepted by the public, it needs to be aligned with income capabilities, especially in Kota Bima. As an accounting approach, Social Accounting considers social, environmental, and economic impacts, showing both pros and cons among the public, particularly for those with limited income who feel the benefits are inadequate. Additionally, as an interaction or activity, BPJS Kesehatan has made efforts to enhance public understanding through socialization and direct visits, although the quality of services still needs improvement. It is recommended that BPJS Kesehatan enhance services, adjust contributions according to public income, strengthen socialization efforts, and continuously evaluate the social impact of the implemented policies.

The author's suggestion is that the tariff increase requires careful consideration to ensure that the still-lacking services to the public are improved and clarified. Furthermore, the author hopes for contributions from the people of Kota Bima in compiling this research due to time and location constraints, which have made it challenging to find more informants, thereby impacting the accuracy and validity of the data provided

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