

Media Exposure of National Health Insurance Program Among University Student

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Abstract

Participation number of youth student to national health insurance program is low. Nationally, it is expected that there are 127 million workers including youth people. The eligible number of workers which potentially participate in BPJS of Employment is 86 million. According to the data, 43 million workers have joined BPJS of Employment. However, those members that actively pay monthly insurance reach only 24,6 million. By implementing a qualitative approach, this research aims at seeking to what extent information that dealing with National Health Insurance of Social Security Organizing Body is accepted and understood by university student. Six university students were interviewed to collect the primary data. The research result is that knowledge, understanding and perception of BPJS is unsimilar among university students resulting from the various type of formats, channels as well as contents the program's information they have being exposed.

Keywords: JKN-BPJS, media exposure, communication formats, insurance' interest, youth group

Abstrak

Keikutsertaan kalangan muda dalam program jaminan kesehatan nasional (JKN) masih belum optimal. Badan Penyelenggara Jaminan Sosial (BPJS) Ketenagakerjaan menyebut tengah mengejar peningkatan jumlah peserta dari kalangan generasi muda untuk mengejar target dana kelola sebesar Rp375 triliun pada 2018. Diperkirakan terdapat sekitar 127 juta orang yang tergolong usia angkatan kerja, termasuk di dalamnya kalangan muda. Berdasarkan angka tersebut, golongan muda yang *eligible* (memenuhi syarat) menjadi peserta BPJS Ketenagakerjaan terdapat 86 juta orang. Sejauh ini telah terdaftar 43 juta orang, namun yang aktif (membayar iuran) hanya 24,6 juta. Dengan menggunakan pendekatan kualitatif, penelitian ini mencoba melihat sejauh mana informasi yang datang dan diterima kalangan mahasiswa seputar JKN-BPJS hingga dipahami mahasiswa, berikut format, channel dan konten informasi tentang JKN-BPJS yang diterima kalangan muda. Terdapat 6 mahasiswa yang menjadi informan. Hasil penelitian menunjukkan perbedaan pengetahuan dan persepsi kalangan muda yang diterpa berbagai bentuk informasi berkaitan dengan keberadaan JKN-BPJS tersebut.

Kata-Kata Kunci: JKN BPJS, terpaan media, format komunikasi, daya tarik, kalangan muda

INTRODUCTION

Dissemination of information toward youth people to ask them taking part in nation building program is very significant. In fact, upon the shoulder of youth the hope for the better future of the nation could be leaned. In Indonesia, youth is identical to the productive ages from 16 years old to 30 years old according to article 1, paragraph 1 of Law No.40/2009 about Youth (Undang Undang Nomor 40 Tahun 2009 Tentang Kepemudaan, 2009). Whereas, United Nations define youth as persons between the ages of roughly 15 and 24. In the year of 2014, it was estimated that Indonesia's youth were 62,985,401 people, or about 27 percent of the total population of Indonesia (Widhyharto, 2014). Needless to say, bearing in mind of much attention to the knowledge and awareness of the youth is just like to prepare the future of nation. One can assume that if today's youth is not properly prepared, it is not impossible that the future of a nation will be in danger.

The awareness of youth to pay more attention and care about others in terms of communal healthcare services remains usefulness in current time. More specifically, their concern for and participation to the healthcare insurance program initiated by the government is extremely expected. According to a study, the participation of youth people in the national health insurance program (JKN) is less productive. *Badan Penyelenggara Jaminan Sosial Ketenagakerjaan* (BPJS Ketenagakerjaan or Social Security Administering Agency for Employment) which is also concerned about insurance of youth workers, has tried to pursue an increasing number of participants from the youth around IDR 375 trillion in 2018. It was estimated that around 127 million people working on the workforces including youth people. Of the number, 86 million people are eligible to become BPJS *Ketenagakerjan* (employment) participants. Data show that 43 million people have registered, but only 24.6 million are active (paying dues). By involving more youth people, it is estimated that the number of active participants will increase 30.24 million people in the year 2019.

To pursue the potential of youth people, BPJS Employment will further improve its services through digitalization development, such as applications and youth community agents. One of the digital application products issued by BPJS is named *Perisai* (literally means a shield). Other method conducted by BPJS Employment is to give any discounts to youth when buying something at several merchants that cooperate with BPJS. This includes housing loans with low interest rates and down payments. In addition, it is planned that youth agents of BPJS Employment will also be formed to replace branch offices. Up to now, around 27 agents have been initiated in 10 cities who have been officially trained and certified by BPJS Employments. Accordingly, its estimation was that getting from a minimum of 4 thousand youth agents to a maximum of 10 thousand youth agents in 2019. An agent would receive a fee of 7.5 percent of the participant's dues (Fauzie, 2017).

The condition of less active of youth people in the social insurance program has also raised concerns among academics. A study from *Fakultas Kedokteran Universitas Indonesia* (FKUI, or the Faculty of Medicine, University of Indonesia) states that many people in the age range of 20-35 years old didn't participate in the National Health Insurance of Social

Security Organizing Body (JKN-BPJS), which equal to 52 percent. Around 54.6 million people were able to afford but had no desire to become members of the insurance. Lack of understanding about insurance premiums launched by JKN-BPJS was the factor of the low interest of the youth to join BPJS social insurance. Unfortunately, the study had not found any alternatives to influence millennials to be attracted to JKN issues (Azizah, 2018). Besides, youth people who had not been well comprehended by BPJS Health services resulted from the fact that many of them working in the informal sector. For example, youth generation who work at startups industry which is a great demand by millennials didn't know more about accessing BPJS Health insurance (Andreas, 2018). Although a slight difference occurs between BPJS Employment and BPJS Health, the participation of youth people is almost similar, that is the minimum participation of youth people.

Studies on exposure to information on the benefits of JKN-BPJS among youth people in particular have not been widely carried out. A study on exposure to information received by the public about JKN-BPJS has actually been conducted, but some of their results had not specifically focused on communication and information impact for youth people. For instance, the unpleasant news about BPJS causes the bad impression stated by local people about BPJS. It exacerbates public attitudes towards BPJS in Pekanbaru city and Semarang city, where in turn, stimulating negative information about BPJS that was being socialized through word of mouth (Gussman & Triwulandari, 2019; Pradekso., 2016). Another study reveals a bit indirectly related matter to the impact of the information, that people need healthcare services when they feel mild illness (by 56%) and when they sick treated by themselves (by 32%) (Fitriyah Kusumawati; Azizatul Hamidiyah, 2016). A study by Rhoza, Mahwati, and Asih (2016) state that 36.5% of respondents still had a negative perception of BPJS, even 25.5% of respondents state that they had difficulty in obtaining information about BPJS. This is because the lack of socialization from the health service facilities, community institutions (from neighborhood organization to sub district/village), of which only 21.2% of respondents received information from the health care facilities and 40.1% from the public community agency (Rhoza et al., 2016).

Of course, such condition is unfavorable to the government efforts to improving welfare of its people and also providing equal access to health facilities for all citizens as stated in Law no. 24 of 2011 concerning the *Badan Penyelenggara Jaminan Sosial* (BPJS, or Social Security Administering Body). Moreover, the lack of information about the benefits of BPJS among youth people will be very detrimental to the sustainability of social insurance through the JKN-BPJS.

Through digital media that is being disseminated through internet technology, information on a service or product from a person or institution can be accessed by the public. Online media also able to have an impact on changing the culture of a society, including the impact on individuals. Harorld Laswell cited by McQuail (2000) identified the function of mass media in a certain culture into three different elements, i.e. the function of supervision, liaison, and transfer of culture. This is reinforced by Marshall McLuhan's

statement that mass media plays a role in shaping the character and social fields of society, including socio-cultural (Aprinta, 2013).

Recent study of the effects of mass media shows that the term media exposure is regularly referred. Potter (2012) explains that exposure is a term that is congruent to the word of attention. Media exposure, according to Vreese and Hajo (2006), contributes to increasing knowledge and political participation of the people in Denmark and the Netherlands (Halim & Jauhari, 2019). Therefore, media exposure can be referred as an activity of receiving (through reading, listening, or watching) messages either actively or passively. The recipient of the message actively engages their attention. Furthermore, media exposure explains the use of media types including audio, audiovisual, print media, and similar things received by audiences. Practically, media exposure counts the frequency of media utilization by audience on the number of times they access in one week, one month, or one year and regard those as important data. Meanwhile, the duration of media use can be seen from the length of time audiences observing the media (Abidin Eko Putro & Haryani, 2021; Abidin et al., 2018; Gifary & Kurnia N, 2015).

Based on the description above, media exposure is measured by the frequency of watching television, reading magazines or newspapers, and listening to the radio. Other measurements are also the following; looking at the amount of time and types of media content, looking for data on media use from the type of media, as well as counting the frequency and duration of access. Media exposure deals with the use of media such as newspapers, radio, television, social media such as Facebook, Instagram, twitter and other similar social media platforms. Departing to the extent to which media exposed by highlighting the benefits of the JKN-BPJS targeting youth people is concerned here. Its relation to the format of communication that suits youth people' feeling is also considered. According to data mentioned above, participation of youth people in the JKN-BPJS' social insurance is still less optimal, because there are still many more millions of youth do not register to this social insurance scheme. Based on this background, exploring information about communication formats and information content that is relevant among youth is urgently needed. Hopefully, participation in JKN-BPJS will be increased. Besides, the management of JKN-BPJS must also continue to be improved by like for example giving more attention on the media exposure issues.

In addition, Vreese and Neijens consider the bigger impact on media exposure on their study of the use and impact of media in the fields of communication, political, sociology, psychology and economics alike. The achievements, composition and activities of the media audience are measured by various contexts of media content ranging from news, political comedy, advertising, health to entertainment. It also hints the platforms used such as print media, television, billboards, videos, games and social networking sites. Media exposure is an independent variable in the theory of media effects. In addition, the extent to which exposure occurred is related to the individual level and contextual factors. Media exposure data that include the number of circulations, ratings, and audience achievements

are important for the industrial world to attract advertisements and also media programming decisions (de Vreese & Neijens, 2016).

Many communication studies have been concerned on youth people due to, among others, the ability to express their ideas and feelings freely in written form, read other people's writings, learn the language their fellow teenagers, able to use symbols used by teenagers, social media friendly users as well as able to describe feelings of sadness through social media (Kholisoh, 2018; Putro & Muchtasib, 2023; Wiladatika et al., 2020). Youth people sometimes have their own world and come up with terms that are not well understood by both children and parents. The terms and meanings can only be understood among youth people themselves.

Youth people in Indonesia today are expected to make up the largest number of the population in 2045. This is often referred to as a demographic bonus which has consequences for an increase in the number of the workforce as well as health risks. The balance of youth productivity and the health of their bodies and souls is important to note in the future. Indonesia's demographic structure receives a demographic bonus in which 70% of Indonesia's population is in the productive age (15-64 years old) which occurs once in a century in population evolution pattern. The demographic bonus will cause population dependence which means the productive population will bear the non-productive population (old age and children). The latter group will be very low, approximately 10 productive age population will bear 3-4 non-productive age of population. Beneficial stands for productivity and economic growth of a country if the human resources, especially those of productive age, are of good quality. In contrast, it will be a boomerang if the human resources are not properly prepared (Falikhah, 2017).

In addition, according to Pilan (2006), cited in Nilan & Feixa (2006), youth people are considered to represent a large quantities or numbers. They are also an autonomous subject which able to make decisions and do it alone or together and to represent values and culture as well. Responding to this definition then youth people have a wedge with various issues of change, i.e. facing the struggle of social, economic, cultural and political values. At the same time there is a demand for a new lifestyle-culture and political freedom, considering that youth people are socially constructed by various norms, knowledge, values, and status-roles resulted from a dynamic social environment (Widhyharto, 2014).

One of the Indonesian government's efforts to build public health in the current era targeting youth is the *Jaminan Kesehatan Nasional* (JKN, or National Health Insurance) program organized by the Social Security Administering Body (BPJS). The legal issue behind the JKN program is that every country needs to develop Universal Health Coverage (UHC) through a social health insurance mechanism to ensure a sustainable health financing. The National Health Insurance is a government program that aims to provide comprehensive health insurance for all Indonesians in order to be able to live healthy, productive and having prosperity. The Law on the sistem jaminan sosial nasional (SJSN, or National Social Security System) mandates that all residents are required to become participants in health insurance, including foreign nationals who have lived in Indonesia for more than six months through

BPJS (Andria & Kusnadi, 2018; Putri, 2014; Rhoza et al., 2016; widada trisna, agus pramusianto, 2017).

It should also be mentioned here that the number of participants of BPJS Kesehatan (as per May 2015) is 142,711,701 people, whereas 9,798 *pusat kesehatan masyarakat* (Puskesmas or community health center), 750 military Clinics, 570 Police Clinics, 2,712 private Clinics, 4,222 individual doctors, 1,050 dentists, 8 Class D hospitals, 1,675 primary hospitals, 79 primary clinics, 1,679 pharmacies, and 870 opticians. Currently, BPJS members reach 33.9 million people, consisting of private workers; state workers, military group, corps as well as group of retirees. The claim ratio for patients to the BPJS in 2014 reached 103.88 percent. Unfortunately, the BPJS stated that only about 11 provinces out of 251 districts/cities have integrated regional health insurance participants with the national health insurance program (Zakiah, 2018).

Accordingly, taking a deeper look at the problems that afflict youth people in relation to the JKN social insurance system thoroughly is very crucial. Important agenda is how to increase youth participation to JKN-BPJS. The relationship between media exposure on youth student and participation of youth student in the JKN-BPJS' social insurance scheme is the main focus of the study. A number of assumptions can be drawn as follows. Information that is received about JKN-BPJS and its benefits are not yet fully understood by the youth student. Probably, they think that they are still youth and still far from the threat of serious illness. However, their critical power towards the performance of JKN-BPJS is also undeniable.

Based on the description of the problem above, this study focuses on media exposure among university student upon the issue of JKN-BPJS they face. Some elements that needed to explore were its formats, its channels and its content. It also tries to see how far youth student perceive the exposed information of JKN-BPJS through various forms of information relate to the existence of the JKN-BPJS.

METHODOLOGY

This study is resulted from a qualitative research which pays more attention to three different data gathering techniques, i.e. observation, literature study, and in-depth interviews. Observations were made by visiting youth communities and also the office of BPJS of Depok city. Six students were interviewed about JKN-BPJS. Literature review is carried out by collecting as well as selecting document that related to the topic being studied. In-depth interviews were conducted with key informants of both youth students who are participants of JKN-BPJS insurance and are not participants of JKN-BPJS insurance. The informants can be categorized into three different categories, i.e. active participants, less active participants, and not yet become participants. Their study background are also quite varied, i.e. medical students, engineering students, journalism and graphic design students.

RESULT AND DISCUSSION

Information About JKN BPJS Among Youth Students

Information about the existence of JKN-BPJS was first asked to the students to explore to what extent their understanding about the national insurance. Once the information is deeply understood, it is possible that they have a closer link to JKN-BPJS. Otherwise, it is possible that they do not understand BPJS.

SF, a student of the Faculty of Medicine of University of Indonesia, class of 2019, who is currently in the professional stage of level II, and is a BPJS participant, knowing information about BPJS from her family. Her mother is a civil servant. However, what she knows is related to general matters only, one of which includes tariff increasing. As a medical student, *Badan Eksekutif Mahasiswa* (BEM, or Student Executive Board) on her campus also displays information about BPJS. Another channel she accessed information about JKN-BPJS is through social media. Because she is active member of JKN-BPJS, she never got information from the doctor who examined her for instance. What she knows about JKN-BJS is only a little. It means she knows not the whole of JKN-BPJS related matters (Interview with the authors on 24 August 2021).

Another university student whose background is Mechanical Engineering Department of Politeknik Negeri Jakarta (PNJ, or Jakarta State Polytechnic), ADH is also a JKN-BPJS participant. He is class of 2019 and is now in semester 5. He has been registered with JKN-BPJS since his parents registered him. However, he has never used his JKN-BPJS card even though he has gone to the Puskesmas. He also doesn't know much about BPJS. In general, he is less exposed to information about BPJS. He only knows that JKN-BPJS helping people to reduce healthcare cost and many people do not pay JKN-BPJS regularly (Interview with the authors on 25 August, 2021).

Another ADH' friend, HJU is also a student of Mechanical Engineering Department of PNJ, semester 5, class of 2019. According to him, he has not become a BPJS participant. His knowledge of BPJS is also very limited. He admits that he only occasionally watches the news of JKN-BPJS from television, and has never thoroughly looked for information about JKN-BPJS. The reason is that because his parents were not yet registered JKN-BPJS (Interview with the authors on 25 August, 2021).

Rtn, a Journalism Study Program student of PNJ, semester 5, batch 2019 who is an inactive BPJS participant. She admitted that her membership was off because her parents were dismissed from work. Another reason is also because she had never been seriously ill. Although she got an asthma, she visited a medical doctor. Her family member who have registered a JKN-BPJS member feels unsatisfied when using JKN-BPJS during being hospitalized. JKN-BPJS' regulation limits only 3 days caring for patient in hospital whether the patients are totally getting well or not. its result is that the patients should return to the hospital many times after going home (interview with the authors 1 September 2021).

MYK, a student of medicine Faculty of UPN Veteran Jakarta of semester 7 admitted that she has been registered with BPJS since at high school in 2017. According to her, she has been using her JKN-BPJS' card for seeking healthcare. And, she knows BPJS directly

from reading the news. Besides, she got information about JKN-BPJS from her mother. Her mother frequently watches tv. Her mother informed her about the rising of JKN-BPJS monthly payment or something like that. Then, she checked information again to assure the actuality of the news (interview with the author on 1 September 2021).

While NRPB, a Graphic Design Study Program of PNJ student class of 2017 is non JKN-BPJS participant. He has not yet participated in the BPJS program because no one of his family joining JKN-BPJS. His family has not thought about taking JKN-BPJS insurance. Her senior member of her family oversees anything from insurance. The service of medical health body takes longer than using personal funds. However, he also knows that there are class differences in JKN- BPJS. Generally speaking, the higher the class, the higher the premium costs (interview with the authors on 2 September 2021).

Channel of Information About JKN BPJS

In general, model of communication consists of five elements, i.e. sender, receiver, message, channel, and feedback. Channel of communication becomes an important feature because it is a kind of transmission from one position to another position through a certain channel. Furthermore, the channel is located between the sender and the receiver. Accordingly, many forms of channel or type of communication exists ranging from utterance, audio visual, internet site to written channel such as a book, letter, and magazine (Eko Putro et al., 2019).

Indeed, various channels are used to obtain information about JKN-BPJS. SF stated that she can access information about JKN-BPJS directly from the website which means it is done in text form. He rarely plays videos or pictures about JKN-BPJS. Likewise, Ang, a Journalism Study Program student of PNJ shares her opinion that about following the news of JKN-BPJS regularly. She accesses it through tv news first, then checks it on online media. For example, she checks and clicks some mainstream online media such as *kompas.com*, *tempo.co*, *mediaindonesia.com* as well of which she trusts their news quality (interview with the authors on 1 September, 2021). MYK shows the similar thing which means she regularly update information about JKN-BPJS through television news rather than check it through WhatsApp for instance. She is also informed by her mother about the issue related with JKN-BPJS. Sometimes she checks her JKN-BPJS' premium through cell phone, but never read it extensively then.

Meanwhile, NRPB admits that she rarely accesses information about BPJS. She looks for information about JKN-BPJS thoroughly if something happens to it, like for example a new news about it. But she also knows that JKN-BPJS does not cover all costs of healthcare service. Pretending she was hospitalized and its cost was IDR 5 million, she would never have free from other smalls expenses. She is still asked to pay some bills of it. It happens to her big cousin when she was giving childbirth in hospital. Considering her childbirth process safely, doctor asked her to do it by Cesar operation. And, it costs IDR 23 million more or less. In reality, JKN-BPJS did not cover all expenses (Interview with the author on 20 September, 2021).

Perception of Youth Student on JKN-BPJS

Some students perceive JKN BPJS in a modest way, in the sense that they have not been able to give opinion the excessive benefits of JKN BPJS. Some perceive its high cost of monthly insurance, especially since the premiums have recently been increased. Rtn admits that the government's communication was not good when it raised JKN-BPJS benefits to the public widely. She sees that in general this program has been quite effective. Maybe indeed for some people, they still don't understand the benefits of JKN-BPJS. However, Rtn as a Journalism student acknowledges that she keeps update about JKN-BPJS through JKN-BPJS social media. According to her, if someone wants to know more about JKN-BPJS, he or she can access its information through JKN-BPJS social media such as Instagram (Interview with the author on September 1, 2021).

Meanwhile, MYK still regrets the increase of JKN-BPJS insurance costs. The main case was a raising cost of JKN-BPJS from IDR 50 thousand to IDR 80 thousand for the first-class category. In her opinion, it should be possible to increase the cost for the first-class grade, but for the second-class and the third-class grade the cost should be remined because there are many lower-middle classes then the first-class category. It was not appropriate time to raise the cost for the later. Although she herself feels a positive impression about it due to the JKN-BPJS benefit in helping common people, she sees many people still unregister JKN-BPJS insurance yet. Some of her family members are still not joined JKN-BPJS. But she keeps persuading them to join it (Interview with the authors on 5 September 2021).

For youth student, like NRPB and those who do not yet register JKN-BPJS, they are mainly known the classification of JKN-BPJS into two classification. Namely JKB-BPJS for health insurance and JKN-BPJS for employment insurance. NRPB only suggested that an extensive approach should be made by government so that people would have more confidence in BPJS. She indicated that there were still slanted views from the public about the funds deposited every month to BPJS which could potentially be misused. She wanted JKN-BPJS to be more open because it receives much money from Indonesian' citizen. Another reason why other people still do not join JKN-BPJS was due to the new about corruption done by state apparatus (Interview on September 20, 2021).

Attitude and Behavior After Knowing Information about JKN-BPJS

Regarding with the narration mentioned above, some youth students have been registered with JKN BPJS and some have not been registered. This reflects the fact that even though they already know the information about JKN-BPJS with various levels, it is not yet known to what extent they will act. If they have registered, they feel it is normal, but how it will be for those who have not registered. Seemingly, for those who have not been registered, it is more up to their family's discretion, especially from their parents.

According to NRPB, who do not yet registered JKN-BPJS along with her family, accessing information about JKN-BPJS is just something that goes easily. A very few information they get from JKN-BPJS. Even, it exacerbates with an ongoing stigmatization

about JKN-BPJS. Hence, it contributes to her decision to join JKN-BPJS in the very short future (Interview with the authors on September 20, 2021).

NRPB still does not want to join JKN-BPJS for the time being because it is still constrained by negative perceptions of JKN-BPJS. This unfavorable perception for BPJS is not impossible still lasting in the minds of many youth people. This will have a negative impact on JKN-BPJS efforts to increase youth participation in its insurance program. In addition, the unfavorable perception related to the growing rumors that JKN BPJS funds have the potential to be misused also needs to be addressed seriously by the JKN BPJS. The information mentioned by one of the informants above reflects that there are still doubts in the public's mind about the fairly distribution of funds that collected by JKN BPJS. Therefore, apart from the need for JKN BPJS to increase its campaign to attract youth people, it is also necessary to anticipate unfavorable perceptions for JKN-BPJS.

Regarding media exposure that was explained above, it can be said that youth people as they were interviewed, doesn't much influence the decision of youth to join the national insurance program. Definitely they have received information about the insurance through reading, listening, or watching messages either actively or passively. The youth should be engaged with full of attention. However, the decision to join the insurance lean on their parent decision although the student use any types of media including audio, audiovisual, print media, and similar things received.

CONCLUSION

Media exposure of JKN-BPJS for youth people, specifically youth university students are varied. Generally, they all know JKN-BPJS. However, one thing that differs one youth student to another is that participation on the JKN-BPJS. One the one hand, youth students whose their parent are actively participant of the JKN-BPJS know more and even join the JKN-BPJS. On the other hand, youth students whose their parents are not a participant of JKN-BPJS do not know more about JKN-BPJS and even do not yet join the JKN-BPJS. Likewise, the media channels for information about JKN BPJS obtained by youth people are varied. It results the variety of attitudes and actions of youth people after knowing information about JKN-BPJS. Moreover, the information formats for JKN BPJS that suit youth generation still tends to be unfamiliar among them.

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