

Recognition of Mental Illness As A Consequence Of Medical Workers In The Procedure For Claiming Work Accident Insurance In Indonesia

Irma Nafa Nabila¹, Salsabila Maulida Rahmah², Fajar Rachmad Dwi Miarsa³, Rizal Haliman⁴, Danggur Feliks⁵

Universitas Maarif Hasyim Latif Sidoarjo¹³⁴⁵, Indonesia

Universitas Negeri Surabaya, Indonesia²

irma_nafa_nabila@student.umaha.ac.id¹, salsabila22204@mhs.unesa.ac.id²,

fajar_rahmad@dosen.umaha.ac.id³, rizalhaliman@yahoo.com⁴, felikdanggur11@gmail.com⁵

Informasi Artikel

E-ISSN : 3026-6874

Vol: 2 No: 3 Maret 2024

Halaman : 50-59

Abstract

Medical personnel are a group of workers who are at high risk of experiencing work accidents and occupational diseases. One type of occupational disease that is often experienced by medical personnel is mental illness. Mental illnesses experienced by medical workers can have a negative impact on their quality of life, performance and productivity. Therefore, medical personnel who suffer from mental illness have the right to receive protection and guarantees from the government and employers. However, in practice, medical personnel who suffer from mental illness often experience difficulties in submitting claims. The research entitled "Recognition of Mental Illness as a Consequence of Medical Personnel in Work Accident Insurance Claim Procedures in Indonesia" is normative-qualitative research. Medical workers face a lot of stress and workload, especially during the COVID-19 pandemic, and mental illness is one of the consequences. Mental illness can impair their performance, health, and well-being, and place them at risk to patients and their work environment. With the recognition of mental illness as a consequence of medical personnel in the JKK claim procedure in Indonesia, JKK is a social security program organized by BPJS Employment. This program provides guarantees to workers or laborers to receive health services and cash compensation due to work accidents or work-related illnesses. So it is hoped that it can provide benefits for medical personnel in the form of getting proper protection, increasing the productivity of medical personnel and improving the quality of health services.

Keywords:

Warranty,
Work Accident,
Medical Worker

Abstrak

Tenaga medis merupakan salah satu kelompok pekerja yang berisiko tinggi mengalami kecelakaan kerja dan penyakit akibat kerja. Salah satu jenis penyakit akibat kerja yang sering dialami oleh tenaga medis adalah penyakit mental. Penyakit mental yang dialami oleh pekerja medis dapat berdampak negatif terhadap kualitas hidup, kinerja, dan produktivitas mereka. Oleh karena itu, tenaga medis yang menderita penyakit jiwa berhak mendapatkan perlindungan dan jaminan dari pemerintah dan pengusaha. Namun, dalam praktiknya, tenaga medis yang menderita penyakit mental seringkali mengalami kesulitan dalam mengajukan klaim. Penelitian berjudul "Pengakuan Penyakit Jiwa sebagai Konsekuensi Tenaga Medis dalam Prosedur Klaim Asuransi Kecelakaan Kerja di Indonesia" merupakan penelitian normatif-kualitatif. Pekerja medis menghadapi banyak stres dan beban kerja, terutama selama pandemi COVID-19, dan penyakit mental adalah salah satu konsekuensinya. Penyakit mental dapat mengganggu kinerja, kesehatan, dan kesejahteraan mereka, serta menempatkan mereka dalam bahaya bagi pasien dan lingkungan kerja mereka. Dengan diakuinya penyakit jiwa sebagai konsekuensi tenaga medis dalam prosedur klaim JKK di Indonesia, JKK merupakan program jaminan sosial yang diselenggarakan oleh BPJS Ketenagakerjaan. Program ini memberikan jaminan kepada pekerja atau buruh untuk mendapat layanan Kesehatan dan santunan uang tunai akibat kecelakaan kerja atau penyakit akibat kerja. Sehingga diharapkan dapat memberikan manfaat bagi tenaga medis berupa mendapatkan perlindungan yang layak, meningkatkan produktivitas tenaga medis hingga meningkatkan kualitas pelayanan kesehatan.

Kata Kunci : Jaminan, Kecelakaan Kerja, Pekerja Medis

INTRODUCTION

Medical workers are one of the groups of workers who are at high risk of workplace accidents and occupational diseases. A workplace accident is an untoward occurrence that occurs in an employment relationship, which can lead to injury, death, or material loss. Occupational diseases are diseases caused by the work environment, materials, processes, or ways of working that can cause health problems or death (Badan Kepegawaian Negara, 2020).

Mental disorders are a description syndrome with variations in causes. Many which is not yet known with certainty and The course of the disease is not always of a nature chronic. In general, it is characterized by the presence of fundamental deviations, characteristics of the mind and perception, as well as the presence of unnatural affectation or fulcrum (Zaman et al., 2023).

One type of occupational disease that is often experienced by medical workers is mental illness. Mental illness is a disorder of brain function that affects thoughts, feelings, behavior, or relationships with others. Mental illness can be caused by a variety of factors, such as stress, trauma, burnout, pressure, conflict, or threats. Medical workers often face these situations in carrying out their duties, especially during the prolonged COVID-19 pandemic.

In the opinion of Dr. Richard A. Bryant, Clinical Psychologist explained that Medical workers face additional challenges as a result of the COVID-19 pandemic. Not only do they face physical risks, but they also face psychological pressure. Medical workers are faced with a difficult situation by seeing the suffering of patients and long working hours. In fact, not a few medical workers receive threats of violence from patients and patients' families.

A Psychiatrist, Dr. Sarah Jane Schwarzenberg expressed the same opinion. Every day, medical workers and other health workers face a lot of pressure. They must handle crisis situations, see the suffering of others, and face dangers to their own health. It is important to provide psychological support and reduce excessive workload because conditions such as physical and mental fatigue, chronic stress, and work trauma can lead to mental health disorders such as depression, anxiety, and PTSD. These conditions can negatively impact their performance, their personal life, and their overall well-being.

At first, Indonesia did not recognize mental illness as a result of work accidents. This is due to the assumption that personal factors, such as genetics or environment, are the cause of mental illness rather than factors in the workplace. This assumption is not entirely wrong. It is true that personal factors, such as genetics or environment, can cause mental illness, but factors in the workplace can also play a role in causing mental illness.

A person can be at risk of developing mental illnesses such as depression, schizophrenia, and bipolar disorder due to genetic factors. Genetic factors are passed from parent to child and can increase the risk of developing certain diseases, but do not always cause disease. Studies have shown that in the case of mental illness, genetic factors play a role in the development of some types of mental illness. Several genes associated with the development of mental illness have been found in genetic research. These genes can affect brain function and increase the risk of developing mental illness.

However, it is important to remember that genetics is not the only factor that can cause mental illness. In fact, nowadays mental illness can occur due to work, such as pressure at work, a bad work environment to traumatic events at work. Often in employment agreements have conditions in the form of getting used to pressure. The pressure referred to in this case is the pressure in carrying out his work. However, if a medical worker is faced with an undue workload, it can also have an impact on his psychological health. Then the work environment is also one of the factors for medical workers experiencing mental illness, this can be exemplified such as the incompatibility of leadership styles in

the workplace, the threat to the most severe, namely the occurrence of bullying in the workplace. These factors also trigger psychological trauma for medical workers, considering it a form of traumatic event.

Mental illness experienced by medical workers can negatively impact their quality of life, performance, and productivity. Mental illness can affect the quality of life of medical workers, both physically and mentally. Physically, mental illness can cause fatigue, sleep disturbances, and eating disorders. Mentally, mental illness can lead to problems such as sadness, anxiety, and hopelessness. Mental illness can also affect the performance of medical workers, they may have difficulty concentrating and focusing, which can lead to medical errors, and they may feel unmotivated to work, which can decrease their productivity. Therefore, medical workers suffering from mental illness are entitled to protection and guarantees from the government and employers (Hanifah, 2021).

According to Law Number 13 of 2003 concerning Manpower, every worker has the right to occupational safety and health (K3) protection. Medical workers suffering from mental illness are entitled to protection and guarantees from the government and their employers. One form of protection and guarantee that can be provided is Work Accident Insurance (JKK) organized by BPJS Ketenagakerjaan. JKK is a program that provides health service benefits and monetary compensation to workers who experience work accidents or occupational diseases (KEMENPERIN, 2003). Regulation of the Minister of Manpower of the Republic of Indonesia Number 15 of 2018 concerning Procedures for the Implementation of Work Accident Insurance regulates the procedure for claiming work accident insurance in Indonesia. However, the regulation does not explicitly mention that medical workers can recognize mental illness as a consequence of the work accident insurance claim procedure.

In practice, medical workers suffering from mental illness often have difficulty filing JKK claims. This is due to several factors, including: lack of awareness and knowledge of medical workers about their rights and obligations as JKK participants, lack of support and facilities from employers and hospitals, and lack of clarity and consistency from BPJS Ketenagakerjaan in determining the criteria, procedures, and mechanisms for JKK claims for mental illness. As a result, many medical workers do not get the JKK benefits they should receive (Siregar et al., 2023).

With the above in mind, the issue to be examined in this journal is: how is the recognition of mental illness as a consequence of medical workers in the Work Accident Insurance claim procedure in Indonesia? The purpose of this study is to examine and analyze the factors that influence the recognition of mental illness as a consequence of medical workers in the JKK claim procedure, as well as provide recommendations to improve protection and security for medical workers suffering from mental illness.

METHODS

Research with the title "Recognition of Mental Illness as a Consequence of Medical Workers in Work Accident Insurance Claim Procedures in Indonesia" This is a normative-qualitative research. Normative research is research that examines a legal norm. Qualitative research is research that emphasizes a thorough understanding of the problem rather than generalizing the problem. The data used in this study is qualitative data. The data is obtained from the study of documents, such as sources of legal materials in the form of laws and regulations, court decisions, legal theories, and expert opinions.

In this study, the data collection method used was a document study. This method is a data collection method that involves, reviews and analyzes documents relevant to research. This study emphasizes an understanding of the importance of receiving appropriate social security for medical

workers experiencing mental illness. These research sources describe how public understanding of the spread of fake news (hoax) in today's digital modernization era (Mezak, 2006).

RESULTS AND DISCUSSION

In Indonesia, stigma against mental disorders is still strong. Stigma is a negative label or stereotype attached to a particular person or group. One of the most common forms of stigma is the stigma against mental disorders. People with mental disorders are often perceived as weak, dangerous, or insane, which can prevent them from getting professional help, getting a job, or living other normal lives. Due to various negative stigmas that are becoming more common in society, mental health problems are often considered trivial problems. Global Burden of Disease 2020 data shows that nearly one billion people worldwide are living with mental illness. In addition, there were nearly 52 million cases of anxiety disorders in women and more than 35 million additional cases of major depression in 2020 compared to the previous year (Lara, 2022). However, strong stigma in society can hinder efforts to address mental health problems, even though these figures show that mental health problems are serious problems and require serious treatment.

Whatever type of work there is, there is always the possibility of danger, including work accidents (Siregar et al., 2023). Due to human error or worker behavior factors, work accidents are usually caused by unsafe working conditions and unsafe behavior of employees. While human factors such as occupational safety and health culture (K3) are strongly associated with unsafe behavior. The main principle of Occupational Safety and Health (K3) is to protect the health and safety of workers while they work by controlling all potential hazards in their workplace environment. When all potential hazards are controlled and safe standards are met, a safe, healthy working environment and smooth production processes are created. Ultimately, this can increase productivity and reduce the risk of loss (Ma'aarij & Nugraha, 2022).

Medical workers who experience symptoms of mental illness can be identified by characteristics such as feeling anxious or depressed, having sleep disorders, loss of appetite to difficulty concentrating on their work. These traits can be identified so that employers can pay more attention to preventing more serious symptoms.

Data released by the ILO, Indonesia's labor productivity ranks fifth out of all ASEAN countries (Tanjungpura & Yanto, n.d.). To increase productivity, it is very important to pay attention to workers. In addition, they have the right to health and safety protection during work (Putri & Tualeka, 2014). One form of concern for workers is to provide social protection. This is in line with Tri Sulstiyono's comment in an article entitled *Study on the Informal Workers' Welfare in Micro Small Business in Gunungpati District of Semarang*, which states: "Therefore, based on the various definitions of manpower, workers, entrepreneurs, and company showed that the labor law set and cover protections for all workers."

Social, technical, and economic protection are three types of social protection for employees. Social protection is protection that provides opportunities for workers or laborers to develop their lives humanely. Social protection is similar to occupational health. Technical protection, which is also called work safety, is protection that aims to ensure that work tools or materials are not harmful to workers or laborers. Economic protection is protection that aims to ensure that workers or laborers receive sufficient salaries. Including when a person or employee cannot work without his order. This type of protection is known as social security. Social, technical, and economic protection is important to ensure that workers can work safely and comfortably, and can develop their lives humanely.

Government Regulation Number 70 of 2015 stipulates that medical workers suffering from mental illness are entitled to protection and benefits from the BPJS Employment and Work Accident Insurance programs (Ardianingsih et al., 2021). In Indonesia, there are two types of social protection for

workers, namely BPJS Kesehatan and BPJS Ketenagakerjaan. BPJS Kesehatan is a national health insurance program that protects all Indonesians, including employees. BPJS Kesehatan provides health service guarantees that include outpatient and inpatient, medicines, supporting examinations and treatment and rehabilitation. While BPJS Ketenagakerjaan is a social security program that provides protection to workers against death, old age, and work accidents, pensions and job losses. BPJS Ketenagakerjaan and BPJS Kesehatan are important programs to protect workers and their families from risks that can occur while working.

Here is a comparison table between BPJS Kesehatan and BPJS Ketenagakerjaan:

Aspects	BPJS Healthcare	BPJS Employment
Purpose	Providing health care guarantees to all Indonesian people	Protect employees from death, work accidents, old age, retirement, and job loss.
Participants	All Indonesians	Indonesian workers, both formal and non-formal
Dues	Borne by governments, participants, and employers	Borne by both employer and participant
Program	Inpatient, outpatient, medicine, supporting examinations, treatment and rehabilitation	Guaranteed death, old age, retirement, and job loss

Social Protection Programs have an important role in maintaining the health of workers. This includes physical health as well as psychological health. One of the most common psychological health problems experienced by workers is stress. According to the International Labour Organization (ILO), around 260 million workers in the world experience job stress. These numbers are projected to continue to rise as the technological, economic, and social environment changes. Work stress can be caused by many things, such as very heavy work, pressure from superiors or co-workers, disharmonious work relationships, and unclear roles in work.

Workers who experience severe stress from work often face challenges that affect their physical and psychological well-being. Heavy workloads, high demands, and hectic schedules can create tremendous pressure. Stress that arises can result in a negative impact on the mental and physical health of workers, such as fatigue, anxiety, and even depression. They may find it difficult to balance their work and personal lives, and feel pressured by growing responsibilities. At a more extreme level, severe stress can contribute to the incidence of serious illness. Some risks of serious diseases due to severe stress are digestive diseases, mental disorders to heart disease.

At this time, work stress has become a global problem affecting all kinds of jobs and professions in both developed and developing countries. Medical personnel, including doctors, nurses, and pharmacists, are one of the categories of employees most vulnerable to work stress (Putri & Tualeka, 2014). A study conducted by the American Psychological Association in 2020 emphasized that 75% of medical personnel experience work stress. Factors that cause work stress in medical workers are almost the same as factors that cause work stress in other formal workers, namely due to high workload, job demands, conflicts with colleagues or superiors to contact with patients who are sick or die.

One of the global health challenges is mental disorders, which have a significant impact due to their high prevalence and the severe suffering felt by individuals, families, communities, and countries (Swarty et al., 2022). The impact that arises when medical workers experience severe stress is at risk of serious diseases such as digestive diseases, mental disorders to heart disease. A study conducted at Harvard University in 2022 found that medical personnel who experience work stress have a 20% higher risk of dying from heart disease. The study involved more than 120,000 medical personnel in the United States. Researchers found that medical personnel who experienced work stress had high blood pressure, heart rate, and cholesterol levels. This condition increases the risk of heart disease. Risks like this cause losses for medical workers. These losses are in the form of physical health problems, mental health, decreased quality of health services to decreased productivity of medical workers.

There are several types of protection and guarantees that can be provided to medical workers suffering from mental illness:

- Coverage for accidents at work

A program managed by BPJS Ketenagakerjaan, JKK provides benefits to workers who experience work accidents, including mental illness, with the cost of treatment, wage reimbursement, and rehabilitation.

- Guidance and counselling

Medical workers suffering from mental illness may receive guidance and counseling from the government and employers. This guidance and counseling can help them overcome their mental problems.

- Emotional support

Let your workers know that you care and will always be there for them.

- Help by seeking professional help

If employees are having trouble coping with their mental problems, help them seek professional help. Medical workers suffering from mental illness can recover and return to work productively if they receive adequate protection and reassurance. This is important to ensure that medical workers can provide good health services to the community.

Article 35 paragraph (3) of Law 13 of 2003 concerning Manpower (UUK), states that: "The employer referred to in paragraph (1) in employing workers must provide protection that includes welfare, safety, health both mental and physical", which means that workers are entitled to many risks they will face during their work (Yuardini & Rusdiana, n.d.). The protection provided by the employer to the workforce can be:

- a. **Wellness** : Employers are obliged to provide welfare to the workforce, including decent wages, social security, and adequate work facilities.
- b. **Safety** : Employers are required to provide safety protection to workers, including protection from work accidents, occupational diseases, and other occupational hazards.
- c. **Health** : Employers are required to provide health protection to workers, including protection from common diseases and occupational diseases.

Related to worker health, mental illness due to severe stress should provide welfare in Work Accident Insurance. Because mental illness that leads to serious illness has harmed workers. In reality, workers who experience mental illness due to work only receive social protection in the form of BPJS Kesehatan. This refers to the Minister of Health Regulation Number 59 of 2014 concerning JKN Service Tariff Standards where mental illness is included in the national health insurance (JKN) coverage (Permenkes, 2014). Therefore, the cost of health services for JKN participants who experience mental illness will be borne by BPJS Kesehatan.

The recognition of mental illness against work accident insurance can be based on legal theories such as legal protection theory, justice theory and social welfare theory. Under the theory of legal protection, medical workers have the right to be protected from risks that could endanger their safety and health, including the risk of experiencing mental illness as a result of their work. This is due to the fact that medical workers are one of the groups of workers who are most vulnerable to mental disorders, such as stress and work pressure. The recognition of mental illness as a consequence of medical workers in the process of claiming work accident insurance is a legal protection provided by the government to medical workers. The purpose of this recognition is to guarantee medical workers who have become mentally ill as a result of their work the rights they deserve, such as the right to health care, the right to health remedy, and the right to economic protection.

Furthermore, in the theory of justice, medical workers who experience mental disorders as a result of work accidents must be served with the same treatment as other workers who have work accidents. Justice given by the government to medical workers is the recognition of mental illness as a consequence of medical workers in the process of claiming work accident insurance. The purpose of this justice is to ensure that medical workers who experience mental disorders as a result of their work get the rights they deserve.

It's the same with social welfare theory. According to social welfare theory, the government is responsible for protecting medical workers who experience mental disorders as a result of their work. This is because mental disorders can cause significant physical, mental, and economic harm to medical workers. One of the ways the government improves the social welfare of medical workers is by recognizing mental illness as a consequence of the work accident insurance claim process. To help medical workers who have been mentally ill as a result of their work recover, this effort aims to ensure the rights they deserve. Based on these legal theories, it can be concluded that the recognition of mental illness as a consequence of medical workers in the process of claiming work accident insurance in Indonesia is a protection of law, justice, and social welfare in accordance with laws and regulations.

In practical terms, the recognition of mental illness as a result of medical workers in the process of claiming work accident insurance in Indonesia can benefit medical workers such as:

- Free medical and rehabilitation services

Medical workers who experience mental disorders as a result of their work are entitled to health and rehabilitation services provided by BPJS Ketenagakerjaan free of charge, which include medical and social examination, diagnosis, treatment, and rehabilitation.

- Cash assistance

In addition, medical workers who experience mental disorders as a result of their work are entitled to cash compensation from BPJS Ketenagakerjaan. This cash benefit is intended to help them make ends meet during their treatment and rehabilitation.

- Financial protection

In addition, medical workers who experience mental disorders as a result of their work are entitled to economic protection from BPJS Ketenagakerjaan. This protection includes old-age, pension, and death insurance.

Regulation of the Minister of Manpower Number 15 of 2018 concerning Procedures for the Implementation of Work Accident Insurance does not explicitly state that medical workers can recognize mental illness as part of the work accident insurance claim process. This is due to factors such as lack of awareness of the risk of mental illness in medical workers, limited research on the impact of mental illness due to work accidents experienced by medical workers and the assumption that mental illness is not a consequence of the work done.

However, awareness of the dangers of mental illness in medical workers in recent years has increased, with the World Health Organization (WHO) issuing a report in 2022 showing that medical workers are more prone to depression, anxiety, and stress compared to workers in other fields. The WHO report stresses the importance of raising medical workers' awareness of the risks of mental illness.

The Indonesian government's response to this has been to change its policy on the recognition of mental illness as a result of occupational accidents. The amendment is contained in the Regulation of the Minister of Manpower Number 30 of 2023, which stipulates that mental illness can be considered as a result of a work accident if it meets criteria such as the work done causes severe psychological stress, which objectively can cause the mental illness. These criteria meet the international requirements set by the International Labour Organization (ILO).

International Standards set by the International Labour Organization (ILO) on Occupational Diseases (ILO 181) cover the relationship between mental illness and employment. Risk factors that can lead to mental illness in the workplace, such as high workload, psychological distress, lack of social support, exposure to harmful substances, and mental illness that appear at the right time after exposure to these risk factors at work, may suggest this direct link. This reasonable time is usually between six months to a year. Factors outside of work do not cause mental illness. For example, mental illness caused by genetic factors or long-term illness cannot be considered a work accident. If these requirements are met, workers can make claims against more suitable guarantees.

According to the juridical review regarding the recognition of mental illness against work accident insurance claims, there are laws and regulations that have relevance to this, namely in article 81 paragraph (1) of Law Number 13 of 2003 concerning Manpower that every worker who has a work accident is entitled to work accident insurance. This article explains that workers have a guarantee of work accidents if the worker has an accident due to his work. Then in the Presidential Regulation of the Republic of Indonesia Number 7 of 2019 concerning Occupational Diseases states that diseases caused by work are considered occupational diseases. And in article 10 paragraph (2) of the Regulation of the Minister of Manpower of the Republic of Indonesia Number 5 of 2021 concerning Procedures for the Implementation of Work Accident Insurance, it is explained that workers who experience work accidents are entitled to health services, including mental health services. The Health Service referred to in this article is BPJS Kesehatan (Permenkes, 2021).

Then, there are two decisions that can be made as a reference related to the recognition of mental illness against work accident insurance claims, namely in the Supreme Court decision Number 1870 K / Pdt.Sus.2019. This ruling refers to a case where there was a doctor who experienced mental illness due to work stress and the supreme court ruled that the mental illness suffered by the doctor was the result of his work. So it is considered that the doctor has the right to make a claim for work accident insurance. In the same year, a similar case was also tried at the Surabaya High Court contained in the Surabaya High Court Decision Number 292 / Pdt.Sus-Jamsostek / 2019. This case involved a nurse who experienced mental illness due to work stress so the judge ruled that the nurse was entitled to make a claim against work accident insurance.

Based on cases that have been tried by judges, it can be an illustration that mental illness due to work can really occur by medical workers. Referring to the purpose of Work Accident Insurance, which is to protect employees and their families from economic risks due to work accidents or occupational diseases, medical workers who experience serious illnesses and cause them to no longer be able to carry out their work normally, must get a guarantee that is in accordance with the level of loss of medical workers, in this case work accident insurance is a suitable guarantee to be received by medical workers who experience this aforementioned.

Given the risks that are likely to be experienced by medical workers due to their work is quite large, this is an urgency that needs attention. Provide good and proper handling. It can be a first step for employers to prevent medical workers from suffering from more serious mental illness. For example, such as listening to complaints of medical workers, identifying the characteristics of medical workers who experience symptoms of mental disorders, providing emotional and practical support and helping to seek professional help.

CONCLUSION

Medical workers face a lot of stress and workload, especially during the COVID-19 pandemic, and mental illness is one of the consequences. Mental illness can impair their performance, health, and well-being, as well as put them in danger to patients and their work environment. Currently, medical workers who experience mental illness due to their work only receive social protection in the form of BPJS Kesehatan. BPJS Kesehatan provides benefits in the form of health services and financial guarantees for participants who experience illness. However, the benefits provided by BPJS Kesehatan are not fully able to meet the needs of medical workers who experience mental illness. Therefore, there needs to be a change in JKK regulations so that mental illness due to severe stress can also be borne by JKK. These changes are important to ensure that medical workers who experience work-related mental illness get proper protection. With the recognition of mental illness as a consequence of medical workers in the JKK claim procedure in Indonesia, it is expected to provide benefits for medical workers in the form of getting proper protection, increasing the productivity of medical workers to improve the quality of health services.

REFERENCES

- Ardianingsih, A., Langelo, J. S., & Wicaksono, P. (2021). Analisis Kepesertaan Jaminan Sosial Ketenagakerjaan Pada Pekerja Sektor Informal Di Kota Pekalongan. *Jurnal Litbang Kota Pekalongan*, 21(2), 8. <https://doi.org/10.54911/litbang.v21i1.158>
- Badan Kepegawaian Negara. (2020). Pedoman Kriteria Penetapan Kecelakaan Kerja, Cacat, dan Penyakit Akibat Kerja , Serta Kriteria Penetapan Bagi Pegawai Aparatur Sipil Negara. *Peraturan Badan Kepegawaian Negara NO.4 TAHUN 2020, April*.
- Hanifah, I. (2021). Kebijakan Pemerintah Dalam Mensejahterakan Tenaga Kerja di Masa New Normal.

- Seminar Nasional Teknologi Edukasi Sosial Dan Humaniora*, 1(1), 671–684.
<https://jurnal.ceredindonesia.or.id/index.php/sintesa/article/view/396>
- KEMENPERIN. (2003). Undang - Undang RI No 13 tahun 2003. *Ketenagakerjaan*, 1.
- Lara. (2022). data gangguan jiwa. 2005–2003, 8.5.2017, 787.
- Ma'aarij, M. R. Al, & Nugraha, A. E. (2022). Analisis Human Error Guna Meminimalkan Kecelakaan Kerja Dengan Menggunakan Metode SHERPA dan HEART (Studi Kasus: CV Sarana Sejahtera Teknik). *Jurnal Ilmiah Wahana Pendidikan* <https://Jurnal.Unibrah.Ac.Id/Index.Php/JIWP>, 8(5), 99–104.
<https://doi.org/10.5281/zenodo.6408870>
- Mezak, M. H. (2006). Jenis, Metode dan Pendekatan Dalam Penelitian Hukum. *Law Review*, 5(3), 85–97.
https://www.academia.edu/download/33676150/lw-05-03-2006-jenis_metode_dan_pendekatan.pdf
- Permenkes. (2014). *peraturan menteri nomor 59 tahun 2014*. 6.
- Permenkes. (2021). Peraturan Menteri Ketenagakerjaan Republik Indonesia Nomor 5 Tahun 2021 Tentang Tata Cara Penyelenggaraan Program Jaminan Kecelakaan Kerja, Jaminan Kematian dan Jaminan Hari Tua. *Angewandte Chemie International Edition*, 6(11), 951–952., 2(6), 65–70.
<https://peraturan.bpk.go.id/Home/Details/195976/permenaker-no-5-tahun-2021>
- Putri, G. W. Y., & Tualeka, A. R. (2014). Hubungan antara Stres Kerja dengan Tingkat Produktivitas Tenaga Kerja di CV. "X." *The Indonesian Journal of Occupational Safety , Health and Environment*, 1(1), 144–154.
- Siregar, T. E. S., Elonika, Y., Marbun, R., & Candra, M. (2023). Prosedur Badan Penyelenggara Jaminan Sosial Dalam Klaim Jaminan Kecelakaan Kerja. *Depositi: Jurnal Publikasi Ilmu Hukum*, 1(4), 303–314.
- Swarty, G., Nauli, F. A., & Jumaini, J. (2022). Hubungan Kepercayaan Keluarga Pasien Tentang Kesehatan Jiwa Terhadap Pencarian Pengobatan Formal Gangguan Jiwa. *Jurnal Ners Indonesia*, 13(1), 88–95.
<https://doi.org/10.31258/jni.13.1.88-95>
- Tanjungpura, U., & Yanto, I. (n.d.). *MODAL TETAP BRUTO (PMTB) TERHADAP PRODUKTIVITAS TENAGA KERJA DI PROVINSI KALIMANTAN BARAT* Azizah 1. 1–27.
- Yuardini, F., & Rusdiana, E. (n.d.). *Perlindungan hukum bagi peserta bpjs ketenagakerjaan yang mengalami kecelakaan diluar rute rutin*. 203–213.
- Zaman, B., Miniharianti, M., & Rabial, J. (2023). Hubungan Beban Dan Stres Kerja Perawat Dalam Menangani Pasien Gangguan Jiwa Di Ruang Upip RSUD Tgk. Chik Di Tiro. *Jurnal Kesehatan Hesti Wira Sakti*, 11(01), 1–5. <https://doi.org/10.47794/jkhws.v11i01.462>