Qualitative research: Utilization of the mobile application of national health insurance (JKN) to increase the effectiveness of services

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Abstract

Background: Sundari General Hospital has implemented an online registration system as a solution to the problem of patient backlogs. Patient registration via the national health insurance mobile (M-JKN) application at Sundari General Hospital has yet to reach the set target.
Purpose: To analyze patient registration through the national health insurance mobile application at Sundari General Hospital.
Method: Qualitative research uses a case study approach. The research was conducted from April to July 2023. The informants in the study were 10 people. The research instrument uses a list of questions as an interview guide. The information-gathering process was carried out using in-depth interviews, observation and documentation.
Results: Showed that the input component has been running well, but there are still some obstacles, such as training for officers, inadequate patient infrastructure, and socialization to patients. The patient registration process has been carried out according to the SOP, but there are still many patients who need help understanding the use of the M-JKN application. The output component needs to be optimized due to the low participation of patients who register through the M-JKN application.
Conclusion: Patient registration via the national health insurance mobile application at Sundari General Hospital has been going well, although there are still obstacles, and utilization is still low. However, it has been quite effective in reducing the buildup of patient queues.

Keywords: Alternative; National Health Insurance Mobile Application; Patient Registration.

INTRODUCTION

Article 15 Republic of Indonesia Minister of Health Regulation No. 55 of 2013 concerning the regulation and implementation of medical recorder duties. This article explains that medical recorders can facilitate the provision of medical record services and health information in two forms, namely manual medical record services and computerized registration. The use of technology is expected to simplify, speed up and overcome existing problems in the work of medical recorders, especially the problem of long registration times, which cause a backlog of patients (Solihah & Budi, 2018).

Online registration using mobile phone-based technology is a registration method that allows patients to avoid long queues at hospitals (Rohman & Marsilah, 2022). In Indonesia, several hospitals still use a manual registration system, especially in the registration section. As a result, there is a buildup of queue numbers for outpatients, and storing patient medical history data on document sheets causes frequent problems arising from delays in collecting patient data (Faizah, 2021).

The online registration application can significantly reduce the waiting time for patients in

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outpatient care and has been able to meet users. However, the number of users is still stagnant, and there are still obstacles that prevent patients from switching to using the Application to register (Kurniawati, Djasri, & Utarini, 2022). Based on the results of a literature study in hospitals, the online outpatient registration service is effective because it makes the work of officers easier and shortens waiting times (Muta'ali, 2021). Online registration of outpatients at M Djamil Hospital, Padang City, has been said to be successful because it makes it easier for people to register for outpatient care (Afdoli & Malau, 2019). The implementation of the national health insurance mobile application in Subulussalam City has yet to go entirely well, effectively and efficiently (Rinjani & Sari, 2022).

The use of an online registration system by Sundari General Hospital is a strategic step to overcome the problem of patient accumulation. Online registration has been carried out via the national health insurance mobile application since January 2023. This application is the latest innovation from social security agency on health in the form of a mobile application that makes it easier for users to carry out various administrative activities. Apart from that, if the social security agency on health card is left behind when needed for treatment, social security agency on health participants can use the national health insurance mobile application by showing their electronic card in the national health insurance mobile application to the officer (Wulanadary, Sudarman, & Ikhsan, 2019).

Use of the M-JKN application in Medan City in 2020 reached 76,979; in 2021, it reached 55,984; in 2022, it reached 93,699; and as of April 2023, it reached 43,315. The utilization of online queues in Medan City from January to June was 891,577 users. In 2021, at Sundari General Hospital, the number of social security agency on health participants registering for outpatient treatment reached 26,042, while for inpatient treatment, it reached 6,196. In 2022, social security agency on health patient visits for outpatient care will reach 30,666, while for inpatient care, they will reach 6,985. The use of the M-JKN application at Sundari General Hospital in 2023 came 231 (8%) in January, 362 (13%) in February, 397 (13%) in March, 287 (13%) in April, and 399 (12%) in May, with a target set by social security agency on health of 80% every month.

Based on interviews with online queue officers, using the application requires credit; this is one of the reasons why patients want to wait to register online via the application. There needs to be more awareness among some patients about writing online via the M-JKN application. Patients do not understand how to use the M-JKN application, and more patients are elderly, so the M-JKN application requires human assistance to operate. Apart from that, based on an initial survey of several social security agency on health participating patients at Sundari Hospital, the M-JKN application sometimes needed fixing; patients thought that registering via the application was complicated; registering online could not consult or ask questions as freely as writing in person. Some patients say that registering online is the same as registering in person because the waiting time is extended.

RESEARCH METHOD

The research method used is qualitative research with a case study approach. The main objective of this research is to determine the patient registration process at Sundari Hospital via the M-JKN application. The research was conducted at Sundari Regional Hospital from April to July 2023. Research informants were chosen using the purposive sampling method. This research involved 10 respondents, including the Head of medical records, the Person in charge of medical records, 2 online registration officers, 3 patients who registered via the M-JKN application and 3 patients who reported offline. The information-gathering process was carried out using in-depth interviews, observation and documentation. The process of checking the validity of information uses triangulation of methods and sources. Data analysis includes several techniques, such as presenting data, reducing data, and drawing conclusions.

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RESEARCH RESULTS

Table 1. Characteristics of Respondents

Initials	Gender	Age	Last Education	Status	Information
D	Woman	22	Diploma 3	Head of Medical Records	Key Informants
FM	Man	30	Diploma 3	Online registration officer	Main Informant
G	Man	35	Vocational School	Online registration Officer	Main Informant
WA	Woman	28	Bachelor's	Personnel in Charge of Medical Records	Main Informant
PS	Woman	32	Bachelor's	Patients Register Online	Supporting Informants
Y	Woman	56	Bachelor's	Patients Register Online	Supporting Informants
S	Woman	55	Bachelor's	Patients Register Online	Supporting Informants
NIP	Woman	48	Junior High School	Patients Register Offline	Triangulation Informants
SA	Woman	33	Vocational School	Patients Register Offline	Triangulation Informants
ST	Woman	55	Senior High School	Patients Register Offline	Triangulation Informants

The research subjects in this study were aged 22-56, with the most education being Bachelor's and Diploma. The research subjects consist of critical informants, prominent supporters, and triangulation. Key informants consisted of the Head of Medical Records, 3 Main Informants, Online Registration Officers and the Person in Charge of Medical Records, Supporting Informants, namely three patients who registered online through the M-JKN application and triangulation Informants 3 patients who registered directly at Sundari General Hospital.

Inputs
Human resources

From the results of interviews that have been conducted, it was found that there are two online registration officers at Sundari Regional Hospital. The first officer is on duty in the M-JKN corner to assist patients in using the M-JKN application. Meanwhile, the second officer invited patients to use the M-JKN application for patient registration. The two officers are referred to as M-JKN application ambassadors. In the Medan City Branch Social Security Agency on Health Circular Number 455/I-01/0223 dated 23 February 2023 regarding Optimizing Online Hospital Queues, it is stated that the M-JKN application ambassador is a form of support and improvement for hospitals in an effort to increase the utilization of online queues using M-JKN. The criteria for an ambassador for the M-JKN application are having an M-JKN Hospital

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ambassador sash, having Smile, Greet, Greet, Polite and Neat, having the ability to provide precise and targeted education and high enthusiasm in providing information on the use of M-JKN. The two M-JKN application, ambassadors at Sundari Hospital have met the application ambassador criteria set by social security agency on health Medan City.

Even though there have been efforts by M-JKN application ambassadors to encourage patients to use the M-JKN application, there are still many patients who prefer to register directly at the hospital on the grounds that writing via the application is complicated and they cannot consult or ask the registration officer. In implementing online registration and offline registration services, the capabilities and skills possessed by human resources are not all D3 medical record graduates, so in 2019, Sundari General Hospital held training for all medical record officers discussing registration, reporting issues, compiling medical record files and others. However, training for online registration officers has not yet been carried out.

Based on interviews that have been conducted, Sundari General Hospital currently does not have a specific SOP for online registration, so it still relies on guidelines from social security agency on health in the registration process. The aim to be achieved by implementing online registration via the M-JKN application is to reduce queue buildup and allow patients to come to the hospital according to the doctor's hours. This is in accordance with social security agency on health Medan City Branch Circular No 455/I-01/0223, which states that the use of online queues via the M-JKN application is to support improving the quality of effective and efficient treatment services for National Health Insurance - Healthy Indonesia Card participants.

To ensure the effectiveness of implementing online registration via the M-JKN application, Sundari General Hospital carries out evaluation and monitoring every month. This is in accordance with social security agency on health Medan City Branch Circular Number 1204/I-01/0623 that hospitals that still need to achieve targets are expected to be able to increase their achievements in line with targets through regular monitoring and evaluation (daily, weekly and monthly). Apart from that, Sundari General Hospital has a strategy to introduce the M-JKN application to patients as an online queue with the term "pick up the ball", namely by approaching patients one by one to offer to use the M-JKN application.

Facilities and infrastructure

The results of the interviews show that the hospital's infrastructure is sufficient, such as the availability of Wi-Fi, credit, computers, brochures, and banners. However, several obstacles occur for patients, namely needing a cellphone and needing credit because the first registrant of the M-JKN application requires credit to get an OTP code to be able to enter the application. This is one of the shortcomings of the M-JKN application, which requires recognition to log in for the first time.

Apart from that, problems also occurred with the M-JKN application system, which still needed to be more optimal because an error occurred in the application, which resulted in patients not being able to register for treatment from the application. Two days before big holidays such as the Eid al-Adha, social security agency on health does not notify hospitals that registration for services is closed on the M-JKN application, so patients cannot register for treatment. Many patients who come for treatment do not follow the usual control schedule, so they cannot register on the application and have to go to the hospital to have the previous date removed so they can note for treatment on the M-JKN application.

Process

In the patient registration process, there are no special conditions required, only that the patient is a referral patient, has a cellphone and has downloaded the M-JKN application. The registration process for patients who register online and offline is different. The procedure for patients who register online via the Application is to click on service registration and then select the advanced referral health facility. If there are multiple referrals available, the user must then select the desired referral. After this, the user must proceed to select the planned visit date and the doctor in question. After all data is entered accurately, users can click on the service list to get the queue number. To complete the check-in process, users must click the "check-in" option on the minimum service day, ensuring this is done at

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least one hour before service time and within a one-kilometre radius of Sundari General Hospital. Meanwhile, for patients who register directly, the patient must first take a queue number, wait in line when called, hand over the files, and then go to the poly of the destination. Patients who register offline have a waiting time at registration of approximately half an hour, while patients writing online can go directly to the registration section to confirm that they have registered online and can go directly to the designated polyclinic.

Based on the results of the interview, the online registration process via the M-JKN application has several obstacles, such as the patient's cellphone being inadequate, the M-JKN application cannot be used for IOS users, patients are too dependent on the M-JKN application ambassador, because the application ambassador's job is only to register and teach it, next the patient registers himself. Even though a brochure containing the steps to register on the M-JKN application is already available. Patients who do not understand how to use mobile applications have to come to the hospital twice to register and receive treatment. Many patients choose to register directly at the hospital because some patients are not interested and think that registering directly at the hospital is easier and they can freely ask questions if they have anything to ask. Registering online saves time and does not require queuing, unlike registering offline, patients have to wait in line both at registration and when they receive doctor's services.

Patient registration via the M-JKN application is considered effective in reducing queues; registration officers do not need to enter patient data because it is automatically entered into the system. In contrast to offline registration, officers must enter patient data into the system. The quality of service for patients who register directly and online is different. The difference is in the waiting time. Patients who report via the mobile application will get assistance from a doctor more quickly because they do not have to wait in line; they can come to the hospital according to the doctor's hours.

Outputs

The achievement of patients registering online via M-JKN has not yet met the targets that have

been set due to several factors, such as many patients being elderly so they cannot use cellphones, may not understand how to use them, not having cellphones, some patients are not interested in registering via M-JKN application. Despite this, social security agency on health patients are satisfied and will continue to use the M-JKN application to register at Sundari General Hospital. To overcome these obstacles, the hospital made the offline registration counter into two counters, promoting it to patients by picking up the ball so that patients are interested in registering via the M-JKN application so that Sundari General Hospital can achieve the targets set by social security agency on health.

DISCUSSION
Inputs
Human Resources

Health human resources play an essential role in achieving optimal levels of public health. Health human resources are health and health support workers who actively work and dedicate themselves to health management (Attriani, 2022). In implementing online registration, health human resources at Sundari General Hospital play a role in terms of both quantity and quality. Health workers, known as M-JKN application ambassadors, have played an active role in providing services related to the M-JKN online queue service. This research is in line with research that has been conducted, showing that social security agency on health Subulussalam has quite good human resources because the implementation of the M-JKN application regarding human resources is very affordable (Rinjani & Sari, 2022). Human resources are quite an essential component in the health information system, and their existence must be supported by appropriate competencies (Sekarlati, Nurcahyati, & Rosmawan, 2019).

Health human resource competency plays a crucial role in organizational development and competition with other organizations. When recruiting workers, organizations should consider a person's abilities (Pramanasari, Mere, Manafe, Tule, & Bibiana, 2023). However, at Bahagia Makassar General Hospital, the health human resources component of online registration still needs to be practical. Apart from medical recorders and health

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information, there are officers with backgrounds other than medical records, namely public health and dental nurses (Asriyanti, Talib, Syamsuddin, Djayadie, & Qasim, 2023). Just like research conducted at the Mitra Plumbon Hospital Neurology Clinic, in the registration section, the officers who were used as users of the medical record information system still had high school backgrounds. In accordance with the Republic of Indonesia Minister of Health Regulation no. 55 of 2013, the implementation of medical record work is regulated in Article 2, which mandates that all activities related to medical records and health information must be carried out by a Medical Recorder (Franki & Sari, 2022).

Training for hospital staff is essential to improve human resource competency. However, online registration officers at Sundari General Hospital have yet to receive training. Similarly, research conducted at Bahagia Makassar General Hospital shows that training or outreach activities related to online registration have yet to be carried out (Asriyanti et al., 2023). Training is a process to increase employee competency in training expertise, skills, abilities and knowledge so that they can carry out their work efficiently and effectively to achieve organizational goals or objectives. The more training that is attempted, the more direct impact it will have on the employee's ability to carry out their duties (Gitasari & Rudi, 2021). Training is essential to increase the knowledge of medical record officers. There is a positive relationship between training and increased knowledge and achievement of standards after the training is carried out. Training also results in changes in officers' attitudes and views towards achieving standards (Roviq, Soepangat, Windiyaningsih, & Damayanti, 2020).

Method

Guidelines are procedures required for the implementation of certain service stages. According to Minister of Administrative and Bureaucratic Reform of the Republic of Indonesia (PER/21/M-PAN/11/2008), the use of standard operating procedures (SOP) for all stages of government administration is considered significant in achieving an efficient, effective and economical bureaucracy (Shofiana, Arso, & Fatmasari, 2019). According to

Republic of Indonesia Law No. 44 of 2009, hospitals are required to establish SOPs in order to effectively carry out and manage the various activities, services and functions provided by their facilities. Because there is no SOP, it cannot be ascertained whether the existing health services comply with procedures or not. A service requires a standardization of service to achieve predetermined targets or goals effectively (Dewi, Machmud, & Lestari, 2020). The availability of SOPs for carrying out online registration activities at Sundari General Hospital already exists, but social security agency on health guides the existing SOPs. Registration is carried out in accordance with the established SOP. The online registration process is designed to suit patient needs and is characterized by its user-friendly nature that allows patients to follow it easily. Apart from that, Dr. Sardjito Central General Hospital also implemented SPO to increase the efficiency of registration procedures and ensure accuracy in accessing medical services. The use of SPO as a patient registration method aims to make it easier to obtain services at outpatient clinics via internet-based media. This patient registration process is designed to adapt to the specific requirements and demands of the existing health service system (Septian, 2021).

The implementation of SPO at the Solo Eye Hospital is hampered by a lack of health personnel in the medical records unit, which impedes its performance. According to the hospital accreditation commission, SPOs must be created with the aim of ensuring that the various stages of work carried out routinely can be carried out effectively, efficiently, safely and consistently. Compliance with appropriate standards is essential to improve service quality (Puspita, Werdani, & Darnoto, 2018).

Sundari General Hospital has made efforts to attract patients to register through the M-JKN application with the term pick-up ball. One way that can be done is outreach to social security agency on health patients. The socialization of online registration application services is one example of Dr. Sardjito Central General Hospital's efforts in encouraging patients to use the application. This was achieved by inviting patients directly and displaying information banners in Dr. Sardjito Central General Hospital, apart from various social media platforms. This is necessary because participation involves

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both patients and Dr. Sardjito Central General Hospital himself has a vital role in the success of online-based services. Full support from patients also has a significant impact on the success of implementing the online registration application (Septian, 2021). At Sundari General Hospital, evaluations are carried out every month to see the achievement of patient participation in patient registration via the M-JKN application. This is different from Bahagia Makassar General Hospital, where there has yet to be socialization regarding the implementation of online registration, and there is no team that routinely carries out monitoring and supervision (Asriyanti et al., 2023).

Facilities and infrastructure

Facilities and infrastructure are tools to support the comfort of service staff for patients registering for outpatient care so that when providing services and serving those patients, they can run well (Destriyani, 2020). Sundari General Hospital has provided facilities and infrastructure such as Wi-Fi, computers, free credit, banners, and brochures. Meanwhile, the facilities and infrastructure needed by patients are cellphones, internet access and recognition. Based on the results of interviews, many of the first registrants for the M-JKN application had no credit, no cellphones, cellphones needed to be in better condition, the internet network around the patient's residence could have been better, and sometimes the Application experienced errors. The vulnerability of applications for online registration means that servers often go down, hampering online services (Sofianto, 2020).

The limited facilities and infrastructure are a significant challenge to the effectiveness and efficiency of the online registration application service system at Dr. Sardjito Central General Hospital. The online registration process carried out by Dr. Sardjito Central General Hospital needed to be improved by an adequate internet network (Septian, 2021). The inhibiting factors in implementing the M-JKN application are not having a cellphone, not having credit or internet, invalid people's cellphone numbers, little cellphone memory capacity, and lack of network access in areas where network access is difficult to reach (Maulana, Basori, & Meigawati, 2023).

Facilities and infrastructure at Dr Soeroto Regional General Hospital Ngawi is really needed in the hospital. The existing infrastructure still needs to improve, such as delays in computers when they are turned on, and various types of infrastructure need to be improved. The available infrastructure can support officers in completing data on patients who register online. However, sometimes, on computers connected to other servers, there are still delays when the computer is running. Inadequate infrastructure includes computers and CPUs that still use old versions. Apart from that, there are several obstacles when patients register online, such as poor signal, slowness or delays on the patient's cellphone when registering (Faizah, 2021). To be able to achieve exemplary service, apart from having expertise in their respective fields, individuals must also have the ability to use materials as a medium to achieve their goals.

Process

The registration process at Sundari General Hospital can be done online via the M-JKN application or directly at the hospital. Procedures for the online registration process via the M-JKN application are available in the M-JKN corner in the form of a brochure. However, to register on the application, most patients are still too dependent on officers, so patients cannot note themselves via their cell phones. In line with research conducted at Dr Soeroto Regional General Hospital Ngawi they were stated that there are established methods or procedures to guide officers in carrying out online registration properly. Apart from that, the outpatient registration flow can be done online and manually. However, there are still patients who need clarification when registering online, so patients ask for help from their families who understand the M-JKN application. The patients' interest in writing via the M-JKN application could be higher because patients think writing via the application is complicated. So many people prefer to register directly at the hospital (Faizah, 2021).

Just like the people of Subulussalam, most of them prefer to register conventionally because many people need help understanding how to use the application and the habits of people who receive conventional services (Rinjani & Sari, 2022). Apart

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from that, many of the patients at Sundari Hospital are elderly, so they do not understand how to use cell phones. At the Solo Eye Hospital, if you implement registration via the web, there will be problems because most of the patients are elderly and do not understand the latest information technology. So, there are problems with online registration (Puspita, Werdani, & Darnoto, 2018).

Implementing an online registration application helps increase ease and speed in service compared to manual registration. The process of registering and distributing patient medical record files from the manual registration counter to the polyclinic takes a long time, resulting in delays in polyclinic services and long patient waiting times. Distribution of patient medical record files can be done in the morning by the filling officer if registration is done via the online registration application (Septian, 2021). Patients who register via the M-JKN application certainly differ in the quality of service in terms of waiting time. Patients who register online can save time getting services; patients can come to the hospital by adjusting the doctor's hours. In the registration queue, patients can see a string of registration numbers that have been called based on the type of registrant. The queuing system at the polyclinics provides information on the number of registered patients and the number of patients who have been served at each polyclinic. At the polyclinic, patients will be given a queue number and given an estimated duration of treatment (Sofianto, 2020).

The online registration system at Regional General Hospital needs to be improved. In particular, some patients have difficulty using the online registration application and, therefore, have difficulty registering. In addition, the application media is limited; it can only be used on certain patients. Meanwhile, there are groups of patients who cannot access the application. Apart from that, the system in the application shows a slower response. The advantages of patients who have received a doctor's queue number include increased waiting time efficiency, practicality, and no need to queue, and it can be done anywhere (Rohman & Marsilah, 2022).

According to the Decree of the Minister of Health No.129/Menkes/SK/II/2008, minimum hospital service standards refer to the level of service mandated to be implemented by the government at the central, provincial, district and city levels. These standards are set based on regional conditions and capacity progress, ensuring that appropriate performance benchmarks are met. The implementation of minimum service standards in hospitals is expected to help implement the minimum service standards for hospitals. The minimum standard for outpatient services is set at <60 minutes. Minimum hospital services serves as an indicator to assess the minimum performance that must be achieved. This functions as monitoring and assessment that relies on factual evidence to demonstrate accountability for the quality of services provided. The presence of the M-JKN application can save waiting time at the hospital because patients can determine the time to come to the hospital so that the time that should be used to wait in line can be used for other activities; the patient's schedule for checking in at the hospital becomes more effective (Puspita, Werdani, & Darnoto, 2018).

Outputs

Based on interview results, patient participation in registering online still needs to improve because more people choose to register manually. Online registration via the M-JKN application has yet to be utilized optimally by patients at Sundari General Hospital. The use of information technology-based applications certainly has an impact on bureaucratic reform, especially in public services. The majority of hospitals have felt the benefits, both externally and internally. From an external perspective, benefits manifest in expedited service, predictable waiting times, transparency, and equity, thereby increasing patient satisfaction and reducing queue duration. Utilization of information technology-based systems increases labour productivity, speeds up processes, and increases the ease of providing services. This system has a significant impact on hospital performance, covering various aspects such as efficiency and accuracy of staff performance, increased professionalism, ease of monitoring and evaluation processes, and enforcement of employee discipline, including punctuality of doctors and awareness of daily patient load. The use of information technology provides convenience for both the public and employees, thus increasing the efficiency and effectiveness of the work system

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(Sofianto, 2020). The majority of patients at the Pratama Salma Clinic, 60%, are satisfied with the use of registration on the M-JKN application. There is a relationship between social security agency on health participant patient satisfaction and online registration on the application (Pohan, Meliala, & Sulisna, 2022).

Based on research conducted at M Djamil General Hospita, Padang City, it can be said to be very effective, in accordance with the effectiveness criteria put forward by Duncan, as quoted from Richard M Streets In General, the implementation of service innovation carried out by social health security institutions is exemplified by the development of the M-JKN application in line with advances in science and technology. This initiative has received significant support from the community, as evidenced by the widespread use of the M-JKN application. Users have reported many benefits derived from this innovation, including accelerated service delivery, increased convenience, reduced distance barriers, increased operational efficiency, and increased accessibility to services in various locations. Therefore, to further increase comfort and improve the quality of services in the future, it is recommended that people continue to use M- JKN services. In addition, it is important for the government, especially the Ministry of Health and social health security agencies, to consistently improve service performance and encourage service innovation through the use of the latest information technology (Suhadi, Jumakil, & Irma, 2022).

CONCLUSION

From the research results it is known that; Input, the number of human resources at Sundari General Hospital is sufficient, but training for officers has not been carried out. Facilities and infrastructure to support online registration still experience problems such as patients not having cellphones, not having credit, cellphones in inadequate condition, applications that sometimes have errors. The SOP regarding online registration via the M-JKN application is available and running well. However, outreach to patients has not been carried out effectively. Currently, officers only take a direct approach (picking up the ball) to attract patients' interest in registering via the M-JKN application.

Many of the patients at Sundari General Hospital are elderly who do not master technology. It can be concluded that patient registration via the M-JKN application at Sundari General Hospital has been running well and effectively because it can save time, you can register anywhere, get service faster and have guaranteed waiting times. Although the number of users is still far from the target and there are still several obstacles found.

SUGGESTION

Hospitals should provide more effective outreach to social security agency on health patients regarding the use of the M-JKN application to increase patient interest. For Social Security Agency on Health, it would be better if the system in the M-JKN application is improved so that the server in the application is better and patients don't need to use credit to log in to the application.

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