

***CONSUMER PROTECTION FOR HEALTH
SERVICES USERS OF SOCIAL HEALTH SECURITY
ADMINISTERING BODIES FROM AN ISLAMIC
PERSPECTIVE***

***(Research Study at Sawang Community Health Center,
North Aceh)***

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ABSTRACT

Consumer protection is the pursuit of legal certainty and safeguards for customers. In Indonesia, this extends to all citizens, including civil servants, retired TNI/POLRI recipients, veterans, and other State-Owned Enterprises, who are covered by National Health Insurance. This insurance is managed by the Social Health Security Administering Body, a legal entity directly accountable to the President. The establishment of this body aimed to ensure the well-being of participants and their families by providing essential living necessities. Within this context, several significant issues arise. One pertains to how the Health Social Security Administering Body safeguards the rights of patients at the Sawang Health Center. Additionally, there are challenges in upholding patient rights at this center. Empirical juridical research was employed to investigate these matters, involving data from human interactions through interviews, direct observations, physical evidence, and archives. The findings reveal that some rights remain unfulfilled. For instance, patients holding Social Security Administering Agency cards may face prosecution if they seek treatment at a health facility different from the one listed on their card. Furthermore, many cards, including BPJS cards, Resident Identity Cards, or Family Cards, are not registered with the Population and Civil Registration Service (Dukcapil), creating obstacles for the Sawang Community Health Center. To address these challenges, efforts should be made to prevent prosecution for patients with cards that differ from their treatment facility, ensuring they receive necessary medication. Additionally, inactive Social Security Administering Body cards should be reactivated to enhance access to healthcare. In summary, consumer protection in the context of healthcare at the Sawang Community Health Center and the

role of the Social Security Administering Agency is a complex issue. Addressing challenges related to card discrepancies and inactivity is crucial for the protection of patient rights in this setting

Keywords: *Sawang Community Health Center, Social Security Administering Agency, and Consumer Protection.*

PRELIMINARY

Legal protection is an activity or effort to safeguard society against arbitrary government actions that are against the rule of law, to establish peace and order so that people can enjoy their inherent human dignity. The Indonesian government takes the advancement of health very seriously. This is demonstrated by the strengthening of health insurance and the inclusion of social protection in Article 34, Paragraph 2, of the 1945 Constitution Amendment, which declares that "the State develops a social security system for all Indonesian people." The 1945 Constitution further specifies in paragraph 3 of Article 34 that "The State is responsible for providing adequate health and public services."¹

The Indonesian government established a national social security system as in the amendments to the 1945 Constitution of the Republic of Indonesia, followed up with the implementation of social security and as the implementer of the Jamkesmas program it shifted to the Health Social Security Administering Agency (BPJS). The national health insurance program is a social security program which is a right and obligation for every Indonesian citizen. Every citizen and foreigner who has worked for at least 6 (six) months in Indonesia is required to take part in the social security program, thereby creating a mechanism for cross-subsidies and community mutual cooperation in health insurance based on a social security system based on social insurance. We can see this in the provisions of Article 5 of Law Number 24 of 2011 concerning the Social Security Administering Body (BPJS).² The national health insurance program is a social security program which is a right and obligation for every Indonesian citizen. Every citizen and foreigner who has worked for approximately 6 (six) months in Indonesia is required to participate in the social security program, thereby creating a cross-subsidy and mutual cooperation mechanism in the health insurance community based on a social security system based on social insurance. We can see this in the provisions of Article 5 of Law Number 24 of 2011 concerning the Social Security Administering Body (BPJS).

Before the existence of BPJS in Indonesia there was a national health insurance program, namely PT Askes (Persero), but it has undergone a transformation because of the desire of the Indonesian government to meet the community's need for affordable health insurance, which provides benefits and does not burden the community, especially from a financial perspective. BPJS Health was inaugurated on January 1 2014.

It is important to be able to protect consumers on the grounds that consumers are in an unequal position with producers in terms of knowledge, so that consumers are in a state of unequal balance with producers. Human rights can be obtained by fulfilling the standard of living of society. The right to security, safety and comfort when using goods or other services.

Apart from that, it also regulates the rights that consumers get, such as being able to choose goods and being able to use whatever consumers consume at an appropriate and reasonable price and also

¹ Setiono, Legal Studies, UNS, Surakarta, 2004.

² Sundoyo, Legal and Organizational Bureau of the Secretariat General of the Indonesian Ministry of Health, Journal of Health Law, Jakarta, 2009.

consumers can feel guaranteed from what they consume. The social security obtained by the community will be obtained through programs that have been issued by the government with various programs, one of which is guarantees for the community in the health sector which are implemented nationally by creating BPJS as a body that distributes guarantees to the community.³

BPJS guarantees health services for all its users with the promised facilities, namely helping users in handling costs for health services. Facilities guaranteed by BPJS include first level health services, namely non-specialist health services which include service administration, promotive and preventive services, examinations, treatment and medical consultations, non-specialist medical procedures, drug services and consumable medical materials, blood transfusions in accordance with medical needs, examinations supporting first level laboratory diagnosis, as well as first level hospitalization according to indications. BPJS also guarantees advanced level referral health services which include outpatient treatment including service administration, examinations, treatment and specialist consultations by specialist and subspecialist doctors, specialist medical procedures in accordance with medical indications, drug and consumable medical material services, implantable medical device services, advanced diagnostic support services according to medical indications, medical rehabilitation, blood services, forensic medical services, and corpse services. Furthermore, there are also inpatient services which include non-intensive inpatient care, inpatient care in an intensive room, as well as other health services that have been determined by the Ministry of Health of the Republic of Indonesia.⁴

Patients are generally protected in Article 5 of Law no. 36 of 2009 concerning Health and Article 4 of Law no. 8 of 1999 concerning Consumer Protection (UUPK), while patients using the Social Security Administering Agency, apart from being given legal protection in addition to being given legal protection based on the Health Law and UUPK, are also protected by Article 3 of the National Social Security System Law (UU SJSN) and Article 3 of the BPJS Law

Although the rights of consumers using the Social Security Administering Agency are protected by Article 5 of the Health Law and Article 4 of the UUPK. However, in practice, the health services provided to patients using BPJS at Community Health Centers did not produce the results as expected. In practice, there are complaints from BPJS patients regarding the implementation of health services at the Community Health Center. The principle as a priority basis for consumers is the principle of justice. This principle tries to regulate with the orientation that consumers and producers obtain the rights and obligations that are mandatory for each other. Apart from that, the principles of safety and security must be given to consumers who have taken the use value and benefits of goods or services obtained by consumers.⁵

Islam is a religion that upholds ethical and moral values, including in economic matters. Islam regulates human behavior in meeting their needs, Islam regulates how humans can carry out activities in business that bring humans benefit. Based on this, Islam also provides a way for humans to carry out various improvisations and innovations through systems and techniques in trade.

Islam has offered fundamental principles and guidance to believers for good and ethical behavior in the field of business. The principles and guidance offered in Islam can be classified into four types, namely monotheism, justice, freedom of will, and responsibility (Q.S.2:19 and Q.S.17:35). The basic principles that Islam has established regarding trade and commerce are a manifestation of ethics with the benchmarks of honesty, trust and sincerity.

³ Nunung Puspita Sari, Fulfillment of Consumer Rights for BPJS Health Participants at Metro Islamic Hospital, Journal, IAIN Metro Sharia Faculty, 2020.

⁴ Afghan Nanda, Legal Protection for BPJS Health Patients at RSUP dr. Soeradji Tirtonegoro Klaten, Journal, Undip Faculty of Law, Semarang, 2016.

⁵ Ramadhana Fitria Novitasari, BPJS Services: Have They Reflected the Values of Justice <<https://news.unair.ac.id/2021/12/23/pekerja-bpjs-havetheyreflected-values-of-justice/?lang=id> dated 23 December 2021> /, accessed on March 19 2023 at 10:52 WIB

If viewed from Islamic law, the use of the term right itself actually has many meanings in Arabic, such as determination, certainty, explanation, truth, allotment or part, essence and obligation (Mu'jam, 1972: 188). The term right according to Islamic legal experts, as stated by Wahbah Zuhaili, is "a specific characteristic whereby the syara' determines a power for the owner or an obligation for the object". This definition covers all rights, including the rights of consumers and business actors. This definition also shows that the source of ownership of rights comes from sharia', because rights in the Islamic view are given by Allah SWT. Therefore, a right must be determined by the sharia law that regulates it. Thus, rights in Islam are not absolute and without limits, but they are bound by having to be within the corridor of sharia provisions.⁶

The aim of avoiding exploitation of humans in Islam, in general, is not much different from the aim of enacting UUPK in Indonesia, namely as a form of protection for consumers. It's just that the definition of consumer as intended in the UUPK differentiates the scope between these two laws.

Justice in Islamic law also means a balance between the obligations that must be fulfilled by humans and the human ability to fulfill those obligations. If justice is violated, there will be an imbalance in social life, because one party will be harmed or suffer while the other party will benefit. If the social system is damaged because justice is violated then surely the entire society will experience damage whose impact will affect many people.

From several obligations of business actors regulated in article 27 UUPK, it can be concluded that the negative impact that will arise from these obligations if a violation occurs, only involves two parties, namely consumers and business actors. In Islamic ethics in the business sector, an obligation that is fulfilled or violated requires various considerations that not only affect both parties, consumers and business actors, but also the social involvement of society and religion. The social responsibility of business is the implementation of business ethics which includes the production process, distribution of goods and services to preserving the environment from the threat of pollution and so on. Business actors or companies are not only responsible for fulfilling their obligations to meet consumers' immediate needs, but also need to consider long-term survival.

Patients at the Sawang Community Health Center experienced problems as BPJS participants. For example, in 2020 a patient from Tangerang City who was studying in Aceh had dental complaints and had to be referred to a larger hospital because there were no specialist doctors at the Community Health Center. The patient came from a health facility (faskes) at the Pondok Aren Community Health Center but his Social Security Administering Agency card could not be used at the Sawang Community Health Center. The BPJS card cannot be used at the Sawang Community Health Center because it is a different health facility (faskes), then in order to be referred to a larger hospital the patient must move to a health facility (faskes) first, if they don't move then they will become a general patient and the patient will only It's permissible to seek treatment at the Sawang Community Health Center and the rest must be paid, even though you are already a participant in the Social Security Administering Body. What patients don't know is that if an emergency illness occurs, they can go straight to the Hospital Emergency Room (IGD) so they can be followed up immediately without having to go to the Community Health Center first.

RESEARCH METHODS

The research method that is the type of research that will be used in this research is qualitative. Qualitative research is research that uses a natural setting, with the aim of interpreting phenomena that occur and is carried out by involving various existing methods. In qualitative methods that are usually used are interviews, observations and use of documents.

The research approach used in this research is empirical juridical research, which is a legal research method that uses empirical facts taken from human behavior, both verbal behavior obtained from

⁶ Muhammad and Alimin. Ethics and Consumer Protection in Islamic Economics. Yogyakarta. 1994.

interviews and real behavior carried out through direct observation. Empirical research is also used to observe the results of human behavior in the form of physical remains and archives.

The discussion discussed is how consumers protect the rights of patients of the Social Security Administering Body for health at the Sawang Community Health Center, what are the obstacles in consumer protection for the rights of patients of the Social Security Administering Agency for health at the Sawang Community Health Center and what are the efforts to overcome obstacles in protecting consumer rights? Patient rights of the Social Security Administering Agency for health at the Sawang Community Health Center.

RESEARCH RESULTS AND DISCUSSION

1. Consumer Protection for Patients' Rights Social Security Administering Body for Health at Sawang Community Health Center

As we all know, the regulations regarding consumer protection are regulations made by our constitutional law in Indonesia or in other words, statutory regulations regulated by the state. This means that making Surah An-Nisa Verse 59 above is very appropriate as a basis for consumer protection in Islamic law itself.

Basically, we all know that there is no law that is explained in detail in the Al-Qur'an, as well as Surah An-Nisa Verse 59 above does not specifically explain the purpose of consumer protection mentioned in the Al-Qur'an, but it is not This means that this verse cannot be used as an argument in relation to consumer protection, and it does not mean that the existence of Islamic law is not recognized in Indonesia. Because it is very clear that the meaning of this verse is the state's ability to interfere with Islamic law in all cases, including those related to consumer protection.

Public services are indeed fraught with various problems, especially since their coverage area is very broad, covering both the profit and non-profit sectors. The scope is so broad that it is not easy to describe the public's perception of public services. According to the results of an interview with Bahrudin Walidin, differences in perception are indeed normal as a consequence of different points of view, but they are not irreconcilable. Perception itself, actually there is no understanding or understanding of someone about something.⁷

According to the results of an interview with Bahrudin Walidin, the implementation of national health insurance is basically a mandate of the SJSN Law and the BPJS Law where health insurance is a guarantee in the form of health protection so that participants obtain health care benefits and protection in meeting basic health needs given to everyone who has paid contributions or the fees are paid by the government. In simple terms, the national health insurance developed by the government is part of the SJSN which is implemented using a mandatory social health insurance mechanism based on the SJSN Law. Therefore, all Indonesian residents are required to participate in health insurance managed by BPJS, including foreigners who have worked for at least six months in Indonesia and have paid premiums. The amount of the premium itself varies depending on the facilities promised by the commercial insurance company, the higher the premium installed, the better the class of health services the participant will receive. The difference is, other health insurance is only voluntary while this national health insurance is mandatory for all Indonesian people.⁸

This is what is felt to be a huge burden on society, especially for people who cannot afford to pay monthly contributions and are therefore not covered by BPJS usage data, in addition to administrative sanctions in the form of fines for late premium payments. In Article 4 Letter g UUPK, where people who cannot afford it will be paid by the government, but this right does not extend to the people, in fact the people are obliged to pay contributions, whether sick or not sick

⁷ Bahrudin Walidin, Head of Sawang Community Health Center, Interview, on August 1 2023 at 10:10 WIB.

⁸ Bahrudin Walidin, Head of Sawang Community Health Center, Interview, on August 1 2023 at 10:10 WIB.

they are obliged to pay premiums. Therefore, there is a need for comprehensive outreach to the public as consumers using BPJS to obtain correct, clear and honest information in accordance with Article 4 letter c UUPK, namely the right to correct, clear and honest information regarding conditions and guarantees for goods and/or services.

According to Article 1 Paragraph 1 UUPK states that consumer protection is all efforts to ensure legal certainty to provide protection to consumers. According to the results of an interview with Rosdiana A.Md. keb. Understanding consumer protection BPJS health, the government provides legal certainty to consumers in terms of protecting their rights and interests and medical personnel carry out their obligations to BPJS patients.

The rights of participants in the Health Social Security Administering Body are:

- a. Obtain a participant card as participant identity to obtain health services.
- b. Obtain benefits and information about rights and obligations as well as health service procedures in accordance with applicable regulations.
- c. Get health services at health facilities that work with BPJS Health. Submit complaints/complaints, criticism and suggestions verbally or in writing to BPJS Health.

According to the results of an interview with Rosdiana, A.Md. Keb. At the Sawang Community Health Center, the rights mentioned above, namely getting a participant card as a participant's identity to obtain health services, are no longer available, so new BPJS patients no longer use a card. When seeking treatment, they only need to bring an Identity Card for those aged 17 years or for those under 17 years of age. bring a Child Identity Card (KIA) and Family Card (KK).⁹

According to the results of an interview with Rosdiana, A.Md. Keb. The Sawang Health Center established BPJS on January 1 2014. The requirements for seeking treatment at the Sawang Community Health Center are to bring a Family Card (KK) and Resident Identification Card (KTP) or Child Identity Card (KIA). The rights of patients at the Sawang Community Health Center are:

- a. Obtain information regarding the rules and regulations that apply at the Sawang Community Health Center.
- b. Obtain information about rights and obligations.
- c. Obtain quality health services in accordance with professional standards and standard operational procedures.
- d. Choose the desired doctor/dentist/health worker (if possible).
- e. Give approval or reject the action to be taken by health workers regarding the disease they are suffering from.
- f. Obtain information that includes medical diagnosis and procedures, alternative actions, risks & complications that may occur, as well as the prognosis for the actions taken.
- g. Submit suggestions, suggestions, improvements to the quality of services obtained at the Sawang Community Health Center.¹⁰

If viewed from Islamic law, the use of the term right itself actually has many meanings in Arabic, such as determination, certainty, explanation, truth, allotment or part, essence and obligation (Mu'jam, 1972: 188). The term right according to Islamic legal experts, as stated by Wahbah Zuhaili, is "a specific characteristic whereby the syara' determines a power for the owner or an obligation for the object". This definition covers all rights, including the rights of consumers and business actors. This definition also shows that the source of ownership of rights comes from sharia', because rights in the Islamic view are given by Allah SWT. Therefore, a right must be determined by the sharia law that regulates it. Thus, rights in Islam are not absolute and without limits, but they are bound by having to be within the corridor of sharia provisions.

⁹ Rosdiana, Staff of the Sawang Health Center Social Security Administering Agency, Interview, on July 31 2023 at 10.45 WIB.

¹⁰ Rosdiana, Staff of the Sawang Health Center Social Security Administering Agency, Interview, on July 31 2023 at 10.30 WIB.

Among the many consumer rights which is discussed in the study of jurisprudence, then the author can specify it as following:

- a. The right to obtain information and services that are true, honest, fair, educational and avoid counterfeiting;
- b. Availability voting rights and fair exchange rates;
- c. The right to obtain product safety and healthy environment;
- d. Right to obtain advocacy and dispute resolution;
- e. Rights to get protection from abuse of circumstances;
- f. Right to get compensation for the negative consequences of something product.

Based on the rights above, in the study of Islamic jurisprudence the truth and accuracy of information when a business actor promotes his merchandise occupies significant research. Islam does not recognize the term that consumers must be careful or, conversely, business actors must be careful. In Islam what applies is the principle of balance. Here, both consumers and business actors must be careful.¹¹

The aim of avoiding exploitation of humans in Islam, in general, is not much different from the aim of enacting UUPK in Indonesia, namely as a form of protection for consumers. It's just that the definition of consumer as intended in the UUPK differentiates the scope between these two laws. Justice in Islamic law also means a balance between the obligations that must be fulfilled by humans and the human ability to fulfill those obligations. If justice is violated, there will be an imbalance in social life, because one party will be harmed or suffer while the other party will benefit. If the social system is damaged because justice is violated then surely the entire society will experience damage whose impact will affect many people.

From several obligations of business actors regulated in article 27 UUPK, it can be concluded that the negative impact that will arise from these obligations if a violation occurs, only involves two parties, namely consumers and business actors. In Islamic ethics in the business sector, an obligation that is fulfilled or violated requires various considerations that not only affect both parties, consumers and business actors, but also the social involvement of society and religion. The social responsibility of business is the implementation of business ethics which includes the production process, distribution of goods and services to preserving the environment from the threat of pollution and so on. Business actors or companies are not only responsible for fulfilling their obligations to meet consumers' immediate needs, but also need to consider long-term survival.

Based on the results of the interview with Ismi, the rights of BPJS patients at the Sawang Community Health Center have not been implemented properly because in the patient rights at the Sawang Community Health Center it is explained that obtaining information about Ismi's rights and obligations is only given. medication without taking any action and the Sawang Health Center should be able to provide information regarding this matter. Emergency patients can go directly to the Emergency Room (IGD). In Article 55 of Presidential Regulation no. 82 of 2018 concerning Health Insurance states that "BPJS participants who are outside collaborating or registered health facilities are still served with the condition that they visit a maximum of 3 times a month."

2. Obstacles in Consumer Protection of Patients' Rights Social Security Administering Agency for Health at the Sawang Community Health Center

According to the UUPK, the Civil Code and the Health Law, the aim is to protect the interests of patients and protect the patient in terms of unlawful acts and breaches of contract committed by perpetrators/medical personnel, which can harm the patient.

¹¹ Yusri, Review Of Consumer Protection Law In An Islamic Legal Perspective, Journal, Faculty of Law IAIN Rarini, 2009.

Regarding legal protection for patients as patients of medical services, there are provisions that regulate it. Basically, the provisions that regulate legal protection for patients, one of which can be found in Article 1365 of the Civil Code. In addition, Article 1365 of the Civil Code contains provisions, among others, as follows: "Every unlawful act, which brings loss to another person, obligates the person whose fault it is to cause the loss."

According to the results of an interview with Rosdiana A.Md. Keb. The obstacles faced by BPJS participants in seeking treatment at the Sawang Community Health Center are:

- a. There is no action for patients at other Health Facilities (Faskes).
- b. Patients from other Health Facilities (Faskes) cannot be referred to a larger hospital.¹²

According to an interview with Rosdiana, A.Md. Keb. The obstacles faced by the Sawang Community Health Center in providing health services to Social Security Administering Body (BPJS) participants are:

- a. Many Social Security Administration cards are inactive.
- b. Many KTPs are not registered with the Population and Civil Registration Service (Dukcapil).¹³

According to an interview with Rosdiana, A.Md. Keb. that other health facilities can receive treatment once at the Sawang Community Health Center and cannot be referred as long as they have not moved health facilities. The reason is because the Sawang Community Health Center has limited drug facilities provided by the government, therefore participants at other health facilities only have the limit of receiving treatment once. In Article 55 of Presidential Regulation no. 82 of 2018 concerning Health Insurance states that "BPJS participants who are outside the collaborating or registered health facilities will still be served, provided they visit a maximum of 3 times a month."

According to the results of an interview with Rosdiana, A.Md. Keb. The requirement to pay contributions is part of the application of social insurance and the principle of equity in health insurance. Article 19 Paragraph 1 of the SJSN Law confirms that health insurance is provided nationally based on social insurance principles and equity principles. According to Article 1 Article 3 of the SJSN Law, the protection mechanism for economic side risks originating from contributions is to provide protection or socio-economic risks that befall participants and/or their families. Meanwhile, the principle of equity means that every participant who pays contributions will receive health services in proportion to the contributions paid.¹⁴

3. Efforts to Overcome Consumer Protection for the Rights of Patients at the Health Social Security Administering Body at the Sawang Community Health Center

According to the provisions of Article 1 Number 11 of Law no. 36 of 2009 concerning Health states that "Health efforts are every activity and/or series carried out in an integrated, integrated and sustainable manner to maintain and improve the level of public health in the form of preventing disease, improving health by the government and/or the community."

According to the results of an interview with Bahrudin, the government's efforts to improve the quality of health of the Indonesian people, one of which is by issuing the SJSN Law, is a fundamental change for insurance in Indonesia, especially social insurance, where one of the social security programs is health insurance. In Article 19 of the SJSN Law, it is stated that health insurance is provided with the aim of ensuring that participants obtain the benefits of health care

¹² Rosdiana, Staff of the Sawang Health Center Social Security Administering Agency, Interview, on July 31 2023 at 10.30 WIB.

¹³ Rosdiana, Staff of the Sawang Health Center Social Security Administering Agency, Interview, on July 31 2023 at 10.20 WIB.

¹⁴ Rosdiana, Staf Badan Penyelenggara Jaminan Sosial Puskesmas Sawang, Wawancara, pada tanggal 31 Juli 2023 Pukul 10.40 WIB.

and protection in meeting basic health needs. This is one form or method so that people can easily access health facilities or obtain health services.¹⁵

Efforts are being made to realize the Health Program and BPJS must be carried out by the Government. The formation of BPJS is contained in Article 5 paragraph (2) of the BPJS Law which states in Article 5 namely:

- a. Health Social Security Administering Agency (BPJS).
- b. Employment Social Security Administering Agency (BPJS).¹⁶

According to the results of an interview with Rosdiana A.Md. Keb. Health efforts depend on the government providing health resources in the form of personnel, facilities and infrastructure in adequate quantity and quality. Community Health Centers and Hospitals are run either by the government or the community. In its implementation, the government has also established health insurance in an effort to assist with treatment for civil servants, retirees and their families at health centers or hospitals.¹⁷

According to an interview with Bahrun Walidin at the Sawang Health Center, the effort to overcome the protection of the rights of BPJS health patients at the Sawang Health Center is to move the Health Facility (Faskes) to the Sawang Community Health Center so that they can be followed up or referred to the hospital. However, even though other health facilities will receive it according to Article 55 of Presidential Regulation no. 82 of 2018 concerning Health Insurance states that "BPJS participants who are outside the collaborating or registered health facilities will still be served, provided they visit a maximum of 3 times a month."¹⁸

CONCLUSION

1. Whereas for legal protection related to BPJS health participants in obtaining health services, the government issued Law Number 40 of 2004, namely that the Health Insurance program for BPJS Health and other programs was handed over to BPJS Employment. The government, through the Minister of Health, has established several regulations governing the implementation of the BPJS health program, both regarding rates and procedures for obtaining health services. This regulation ensures that participants are not charged if they take advantage of their right to receive services. Meanwhile, BPJS Health has prepared officers at each Community Health Center to be able to guard, accompany and provide services to participants in utilizing their right to seek treatment at designated health facilities. If it is an emergency, the patient should be able to go directly to the Hospital Emergency Room (IGD) for immediate follow-up without having to ask for a referral from the Community Health Center.
The definition of consumer regulated in UUPK has a narrower meaning compared to the meaning of business actors (no balanced). A balanced understanding of both will have a positive influence on the scope of consumers who must be protected as regulated in Islamic law. However, throughout this research, the author found several disagreements with Islamic law regarding the UUPK which has been applied to Muslims in Indonesia.
2. The obstacles faced by BPJS participants in seeking treatment at the Sawang Community Health Center are:
 - a. There is no action for patients at other Health Facilities (Faskes).
 - b. Patients from other Health Facilities (Faskes) cannot be referred to a larger hospital.

¹⁵ Bahrun Walidin, Head of Sawang Community Health Center, Interview, on August 1 2023 at 10:05 WIB.

¹⁶ Rosdiana, Staff of the Social Security Administering Body of Sawang Community Health Center, Interview, on August 1 2023 at 10.40 WIB

¹⁷ Rosdiana, Staff of the Social Security Administering Agency at Sawang Community Health Center, Interview, on August 1 2023 at 10.40 WIB.

¹⁸ Bahrun Walidin, Head of Sawang Community Health Center, Interview, on August 1 2023 at 10:00 WIB.

The obstacles faced by the Sawang Community Health Center in providing health services to BPJS participants include:

- a. Many Social Security Administration cards are inactive.
 - b. Many Population Identification Cards (KTP) are not registered with the Population and Civil Registration Service (Dukcapil).
3. Several efforts have been made at the Sawang Community Health Center to fulfill the rights of BPJS participants, including:
- a. Provide services according to applicable standards.
 - b. Provide educational information and patient education as needed.
 - c. Prepare facilities and infrastructure according to the availability of existing funds.
 - d. Providing a patient complaints unit.
 - e. Providing medicines and consumable medical materials according to existing funds.
 - f. Providing human resources according to the needs of the Community Health Center

AUTHORS' CONTRIBUTIONS

The title "*CONSUMER PROTECTION FOR HEALTH SERVICES USERS OF SOCIAL HEALTH SECURITY ADMINISTERING BODIES FROM AN ISLAMIC PERSPECTIVE (Research Study at Sawang Community Health Center, North Aceh)*".

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