

AWCA Technical Seminar 2024
Employment Injury Benefits for Migrant Workers
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Extending Social Security to Migrant Workers: Indonesia's Experience

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Outline

1

Social Security Implementation

2

The Journey of Migrant Worker Protection

3

Migrant Workers Profile

4

Collaboration Opportunities

BPJS Ketenagakerjaan Managing Social Security In Indonesia

Indonesia is an archipelagic country located between the Asian and Australian continents



POPULATION
281 Million People

WORKFORCE
140 Million People
50.5% of population

BPJAMSOSTEK PARTICIPANTS
41.4 Million People
29.6% of workforce

Formal Workers
25.2 Million
64.94% from coverage

Informal Workers
7.9 Million
20.36% from coverage

Construction Workers
5.1 Million
3.59% from coverage

Migrant Workers
0.6 Million
0.37% from coverage

Per: Sept 2024

Our Infrastructure



Our Programs





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**The Journey of Migrant Worker
Protection**



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The Journey of Social Security Systems for Indonesian Migrant Workers

	2010 - 2017	2017 - 2022	2023 - now
STATUTORY	CONSORTIUM Private Insurance	BPJS KETENAGAKERJAAN Public Institution	
REGULATION	The Minister of Manpower No 7/2010	The Protection of Indonesian Migrant Workers <ul style="list-style-type: none"> • Law No 18/2017 • The Minister Of Manpower No 7/2017 & 18/2018 	The Minister of Manpower No 4/2023
BENEFITS	13 BENEFITS	14 BENEFITS 	21 BENEFITS  Increase in the risk covered and the amount of the benefits
CONTRIBUTION	Higher than BPJS Ketenagakerjaan (IDR 400,000 or USD 26)	Up to IDR 370,000 or USD 24 for 2 years (JKK + JKM) Up to IDR 600.000 or USD 40 (JHT)	The contribution remains unchanged

The Protection Period

Before Work Period *)

5

Months

During Work Period **)

24+1 Months
12+1 Months
6+1 Months

After Work Period

1

Month



Information:

*) Applies to Indonesian migrant workers through placement agencies:

Membership period before work is extended if they have not departed for >5 months.

**) Applies to Individuals:

- Not registering before work period
- Provides extended protection. 1 month before departure

Social Security Programs for Indonesian Migrant Workers

BPJS Ketenagakerjaan protects Indonesian migrant workers from 6 months before departure, during placement abroad, and after returning to Indonesia.



JKK

WORK-ACCIDENT INSURANCE

- Medical care/treatment
- Rehabilitation
- Cash Benefit (for Disability and Death)
- Assistance and Vocational Training post Returning to Indonesia
- Education Scholarship for children



JKM

DEATH INSURANCE

(Before and After Work (in Indonesia) and During Work (Country of Placement))

- Compensation for Death
- Funeral Expenses
- Education Scholarship for children



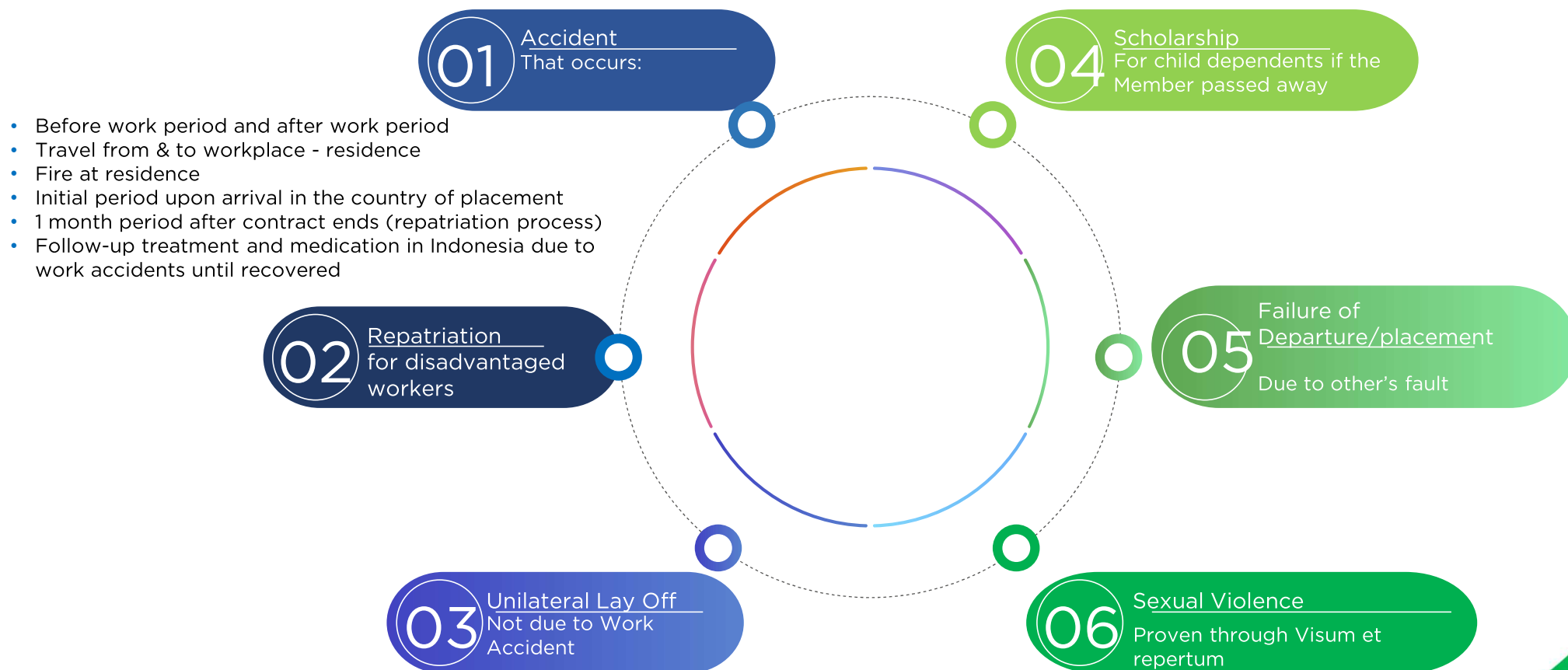
JHT

OLD AGE SAVING

(Before and After Work (in Indonesia) and During Work (Country of Placement))

- Accumulation of contribution and interest
- Lumpsum
- Time of Withdraw:
 - ✓ Retirement
 - ✓ Permanent disability
 - ✓ Death

Additional Benefits for Indonesian Migrant Workers





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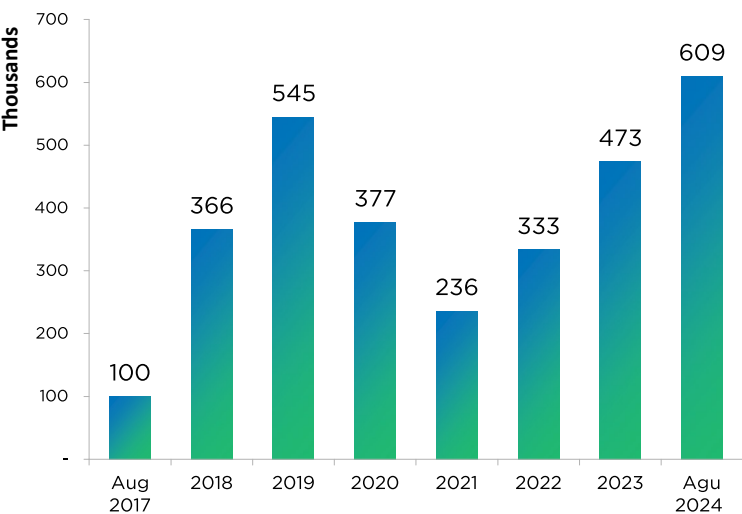
Migrant Workers Profile

4

Collaboration Opportunities

Indonesian Migrant Worker Profile

PMI Active Members (in thousand)
2017-2024

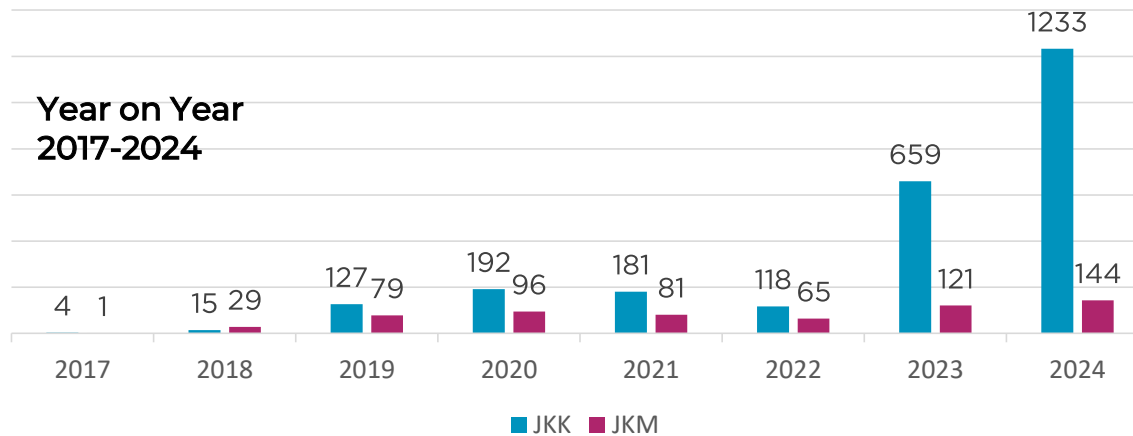


Place of Origin

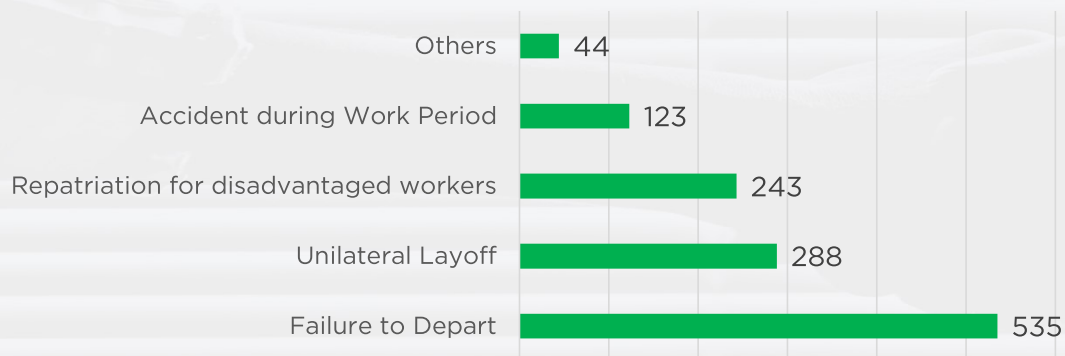
111,374	Central Java	56,854	NTB
96,774	East Java	41,629	Lampung
95,923	West Java	27,303	North Sumatera



Claimants of Migrant Workers



Based on Type of Cases

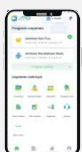


“Failure to Depart” cases are the main cause of the high number of claims for migrant workers with 1,011 cases since 2017. In 2024, it reached 52.29%.

Enhancing service delivery across various channels

1

DIGITAL PLATFORMS



JMO
Mobile App



Email &
Social Media

Click To Call



Contact Center



E-Claim

2

International Service Units



Hong Kong

- Operated since 24 May 2024
- Located at Unit 918 9th Floor No 58 Hung to Road, Kwung Tong, Kowloon, Hong Kong.



Taiwan

- Operated since 18 January 2022
- Located at Ningxia Rd No 48, Datong District, Taipei.



Brunei Darussalam

- Operated since 4 December 2023
- Located at KBRI Bandar Seri Begawan



South Korea

- Operated since 24 September 2024
- Located at 8th floor, Baekgwang Building, 1793 Nambusunhwan-ro, Gwanak-gu, Seoul

3

Collaboration with Local Institution

SOCSCO Office





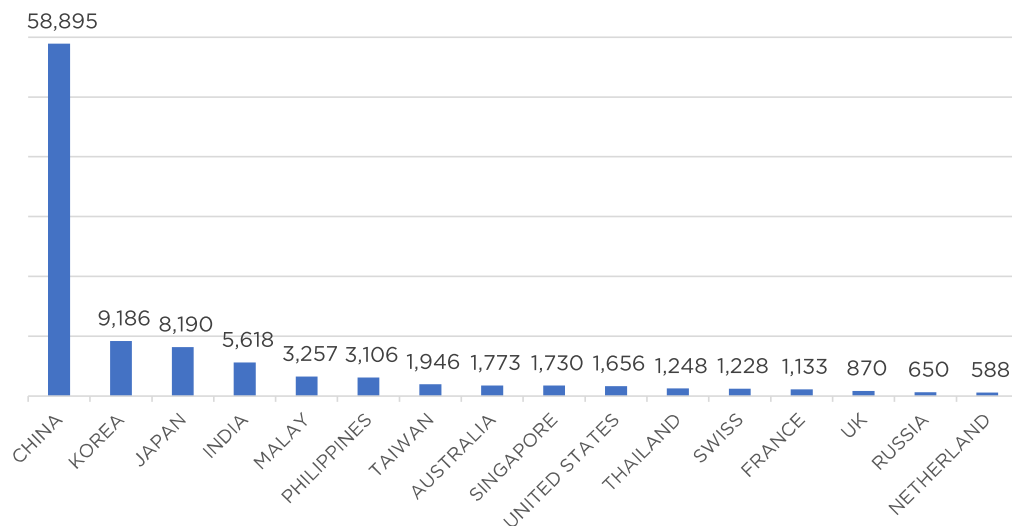
Foreign Worker Protection

Covered by BPJS Ketenagakerjaan

Foreign Worker Active Membership

Based on the countries of origin




109,214



The highest participation is foreign workers from China, with 58,895 active members registered BPJS Ketenagakerjaan. This is significantly higher than other countries, followed by Korea (9,186) and Japan (8,190)

per Sept 2024

Claimant (Per Sept 24)

	JKM	49 cases
	JKK	240 cases
	JHT	6,458 cases



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Collaboration Possibilities

Between BPJS Ketenagakerjaan and Local Social Security Institutions for Indonesian Migrant Workers

Service Desk



INFORMATION

Provides key information related to program information and benefit, claim payment services for Indonesian Migrant Workers.



REGISTRATION

Registration and contribution payment



COORDINATION OF BENEFIT

Coordinating with foreign social security institutions to ensure that migrant workers are properly covered in Indonesia and the host country.



Thank you

