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by Tri Martiana

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Accident Compensation and Disability Cash Compensation Utilization of Workers with Disabilities due to an Accident

Indriati Paskarini¹, Tri Martiana², Tjipto Suwandi², Firman Suryadi Rahman³

¹Student of Doctoral Program of Public Health, ²Lecturer in the Department of Occupational Health and Safety, ³Student in Doctoral Programs of Public Health, Faculty of Public Health, Airlangga University, Campus C Mulyorejo 60115, Surabaya-Indonesia

ABSTRACT

Introduction: Workers who experience an accident is entitled to get accident compensation. The benefits of accident compensation are in the form of medical services and cash. Disability cash compensation that has been received by the workers is used for various matters. The objective of this study was to analyze the influence of the characteristics and the amount of cash compensation on the disability cash compensation utilization.

Method: This was a cross-sectional research. The participants was 182 workers with disability due to an accident in Sidoarjo Regency and Gresik Regency. The sampling technique employed was simple random sampling technique. The variables were the characteristics of the individual, the amount of disability cash compensation, and the disability cash compensation utilization. A questionnaire was used to obtain data. The data analysis was conducted using regression logistic ordinal test.

Results: Most of the participants are male and between the age of 40-49 years old. 54.4% of the participants received disability cash compensation of IDR 1 million – IDR 10 million. Most of them used the compensation to meet their daily needs. There was an influence of marital status and the amount of compensation on the duration of compensation utilization ($p=0.000$). There was an influence of marital status on type of disability cash compensation utilization ($p=0.048$).

Conclusion: This research showed that marital status and the amount of disability cash compensation had an influence on the disability cash compensation utilization. Participants still used the compensation for meet their daily needs. It didn't give benefit for long time.

Keywords: workers with disabilities, characteristics, disability cash compensation utilization

INTRODUCTION

The impacts of accident include partial anatomical disability, partial functional disability, permanent total disability, and death. Disability can cause workers with disabilities to loss of their occupation¹ and income². Disability also effect on their quality of life³.

Based on the Government Regulation of the Republic of Indonesia Number 44 of 2015, workers who encountered an accidents shall receive accident compensation⁴.

Social security is eminently vital to workers⁵. Compensation becomes the primary requirement for workers with disabilities to be able to live independently⁶. Therefore, the disability compensation received has to be utilized as best as possible to be able to support the formation of independence that affects the quality of life of the workers with disability¹². Social security insurance maximizes the quality of life of a person with disability^{7,13}.

The objective of this research is to analyze the influence of characteristics and amount of disability compensation

Corresponding Author:

Indriati Paskarini

Student of Doctoral Program of Public Health
Faculty of Public Health, Airlangga University
Campus C Mulyorejo 60115, Surabaya-Indonesia
Email: indriati.paskarini@gmail.com

on the duration and type of disability cash compensation utilization of workers with disability due to accident.

METHOD

This research was a cross-sectional study. This research was conducted in Gresik Regency and Sidoarjo Regency. The research was started from January to April 2018.

The population used in this research was the workers with disability due to an accident in Gresik Regency and Sidoarjo Regency, Indonesia, who obtained accident compensation of the National Social Security for workers. The number of samples was 182 workers. Simple random sampling technique was used.

The authors collected both primary and secondary data. Primary data in this research was obtained by interviewing the workers with disability due to an accident who obtained work accident compensation of National Social Security for workers. Secondary data was obtained from documents of National Social Security for Workers in Gresik Regency and Sidoarjo Regency.

The independent variable in this research were the characteristics of individual and the amount of disability cash compensation, while the dependent variable was the utilization of disability cash compensation. Regression logistic ordinal test is used to analyze the influence within 2 variables. There were 4 categories of disability cash compensation utilization, namely daily needs, treatment and medication, savings, and business establishment.

RESULTS

The Characteristics of Individual: The individual characteristics within this study are age, sex, and marital status.

Age, one of the individual characteristics components, is analyzed in this research. Most of the participants were between the age of 40 – 49 years old. The youngest participant was 20 years old, and the oldest participant was 65 years old.

Table 1: The Distribution of Respondents Age Categories

Age Categories	N	%
20 – 29 years old	40	22
30 – 39 years old	47	25.8
40 – 49 years old	57	31.3
> 50 years old	38	20.8
Total	182	100

Most of the participants (73.6%) were male and 26.4% of them were female. Most of the participants were married (84.6%), 11% of the participants are single, and 4.4% of the participants were divorced.

Accident Compensation: The benefits of work accident insurance are in the form of medical services and cash that the workers receive when they obtain accident in the workplace. According to the result of the research, all of the participants receive medical services since they have obtained an accident until they were recovered. The participants received the medical services at the trauma centre clinic or hospital in collaboration with BPJS Ketenagakerjaan. However, the participants did not obtain psychological treatment. Accident greatly influenced the psychological condition of the participants. Most of them felt traumatic for the accident they had. In addition, participants often felt useless, worthless, insecure, and ashamed to socialize due to their disability condition.

The Amount of Disability Cash Compensation: The amount of disability cash compensation was varied and based on the level of disability and the monthly salary of the workers. The participants obtain the disability cash compensation that was ranged from IDR 600,000 to IDR 110,000,000.

Table 2: The Distribution of the Amount of Disability Compensation

Amounts	n	%
< 1.000.0000	7	3.8
1.000.000–9.999.999	99	54.4
10.000.000–19.999.999	31	17
20.000.000–29.999.999	15	8.2
30.000.000–39.999.999	11	6
40.000.000–49.999.999	5	2.7
≥ 50.000.000	14	7.7
Total	182	100

The Utilization of Disability Cash Compensation: The utilization of disability cash compensation was analyzed based on the duration and type of utilization. The duration of utilization is the length of time to utilize the disability cash compensation until the money runs out.

The duration of utilization is influenced by the amount of disability cash compensation received and the type of disability cash compensation utilization. Most

participants used it for about two to three months while only a small proportion of them used the disability cash compensation in a longer term.

Table 3: Distribution of Disability Cash Compensation duration

Utilization	N	%
<1 month	34	18.7
2-3 months	66	36.3
4-6 months	17	9.3
7-9 months	1	0.5
9-12 months	19	10.4
> 12 months	45	24.7
Total	182	100

Disability cash compensation received by the workers is used for various matters, such as saving, start a business, daily needs and medical treatment. Most (63%) participants used disability cash compensation to meet their daily needs and only 4% of them used disability cash compensation to start a business.

Table 4: The Type of Disability Cash Compensation

The utility of accident compensation	N	%
Daily needs	111	61
Medicine	16	8.8
Daily needs & Medicine	8	4.4
Daily needs & businesses	2	1.1
Daily needs & Saving	4	2.2
Savings & Medicine	4	2.2
Saving	30	16.5
Businesses	7	3.8
Total	182	100

The Influence of Marital Status on The Duration and Type of Disability Cash Compensation Utilization:

The statistical test using ordinal logistic regression showed there was an influence of marital status on the duration of disability cash compensation utilization ($p=0,000$). Unmarried participants used the cash compensation in a longer term. The statistical test also showed there was an influence of marital status on the type of disability cash compensation utilization ($p=0,048$). Participants with unmarried status used that cash compensation for saving. Married participants used that cash compensation money to meet their daily needs.

The Influence of Amount of Disability Cash Compensation on duration of Disability Cash Compensation Benefits:

The statistical test using ordinal logistic regression showed there was significant influence between the amount of cash compensation to the duration of disability cash compensation utilization ($p=0,000$). Participants who had greater cash compensation used the money in a longer term with better benefit.

DISCUSSION

Characteristics: Most participants were young and in the productive age category. They had a disability at a young age. Most participants were men and acted as the breadwinner of the family. Most (61,5%) participants had disabilities in their fingers. Fingers are vital organs frequently used in work. This greatly influences the participants' working abilities. Disability interferes work, social life, and ability to be independent⁸. Disability also limits the participant in the workforce and increasing financial burden⁹.

Accident Compensation: Work accident is an accident which occurs in an employment relationship, including accidents on the way from home to the workplace or otherwise and diseases due to the work environment². The Indonesian Government provides protection for workers who experience work accident. The protection is regulated in the Regulations/Constitution.

According to Government Regulation No. 44 of 2015 concerns Work Accident and Death Compensation, disability is a state where the bodily function is reduced or lost or loss of limbs which are directly or indirectly results on the reduced or lost worker's ability to run his job⁴.

The benefits of Accident Compensation shall take the following form:

- A. Medical services according to medical needs, including:
 1. Basic and supporting check-up;
 2. First and advanced level of care;
 3. Inpatient in class I of the national public hospitals, regional public hospitals, or equal private hospitals;
 4. Intensive care;
 5. Diagnostic supporting;

6. Treatment;
 7. Special services;
 8. Medical devices and implants;
 9. Doctors/medical services;
 10. Operations;
 11. Blood transfusion; and/ or
 12. Medical rehabilitation.
- B. Cash compensation for disability, including:
1. Reimbursement of Participant's transportation costs, in which 1.2 Participant suffers from Work accident or occupational disease, to the hospital and/or his home, including costs of first aid in the accident;
 2. Temporary benefits while he is unable to work;
 3. Compensation for anatomical partial disability, functional partial disability, and permanent total Disability;
 4. Casualty compensation and funeral expenses;
 5. Temporary compensation concurrently paid if the Participant dies or suffers from total permanent Disability due to Accident or occupational disease;
 6. Rehabilitation costs, in the form of orthoses and/or protheses;
 7. Denture reimbursement; and/or
 8. Scholarships for each deceased or suffered from total permanent Disability Participant's children in which such casualty or disability is due to work accident.

The medical services obtained by workers were based on medical needs. Participants shall be fully borne until recovered, including the rehabilitation. Participants are declared cured based on their physical condition. Participants did not get psychological recovery services. Participants considerably need health services not only to heal wounds, but also help them to eliminate psychological trauma from work accidents.

The Amount of Disability Cash Compensation: Participants received a variable amount of disability cash compensation. Calculation of the amount of disability compensation is regulated in the Government Regulation Number 44 of 2015. If participants experience disability from work accident, they shall receive Disability Compensation that includes:

- a. Anatomical partial Disability = % refers to table x 80 x monthly Wage

- b. Functional partial Disability = % of the functional decrease x % refers to table x 80 x monthly Wage
- c. Permanent total Disability = 70% x 80 x monthly Wage

The Utilization of Disability Cash Compensation: The results of the study on the utilization of disability cash compensation obtained by participants showed that 61% of the participants used disability cash compensation to meet their daily needs. They used the disability cash compensation because many of them experience a decrease in income during the recovery process.

In addition, 8.8% of participants used their disability compensation to continue treatment. According to the results of the interview, there were several participants who felt the need to continue the treatment, but they were already declared cured and able to start working again. 7.7% of the participants got disability compensation for more than IDR 50 million, but only 3.8% of them used the compensation to start a business. It is understandable that many workers do not have any additional skills apart from their previous job.

Nevertheless, the amount of disability compensation they received could not guarantee the continuation of workers and their family's lives. In the industry with a higher number of accidents/work-related deaths, many families did not have significant financial being after the accident happened. The loss of income due to accidents/death-resulted in the workplace creates susceptible financial difficulties in the family. It can lead to the significant and long-term effect on families, especially those whose children are still dependent¹⁰.

The Influence of Marital Status on Duration and Types of Disability Cash Compensation Utilization: The participants who had marital status tend to spend the compensation relatively more quick (1-3 months). Whilst, the single participants could spend the disability cash compensation for a longer period (> 3 months). The participants who are married had the responsibility to meet their family's daily needs, thus the cash compensation ran out quickly and did not give long-term benefits. Then participants who are not married could save the cash compensation, so the cash compensation may provide long term benefits.

The Influence of Amount of Disability Cash Compensation on the Duration of Compensation Utilization: The participants obtain the disability cash compensation for at least IDR 600,000 to IDR 110,000,000. The greater the compensation obtained, the longer participants may utilize the cash compensation.

The disability cash compensation will run out quickly if it is not utilized properly. Those who utilize the compensation money to meet daily needs ran out the money quickly and thus it did not give long-term benefits. The compensation money will provide long term benefits if the participants save the compensation money and use it to start a business. Most of the participants did not have any additional skills apart from their previous job. This case becomes an obstacle for participants to start a business. If they no longer have income, it will cause the dependence to the family. The dependence of the family affects on quality of life¹¹.

CONCLUSION

The majority of participants were male (73.6%) and between the age 20-65 years old. Some of the participants used the disability cash compensation to meet their daily needs. The participants received the medical services and disability cash compensation due to the disability from accident.

Marital status affects the duration and types of disability cash compensation utilization. The amount of disability cash compensation affects the duration of compensation utilization.

The suggestion that can be provided to the National Social Security for workers are giving mental health services and training to workers who experience disability due to an accidents.

Conflict of Interest: Nil

Ethical Clearance: Received from the Ethics Committee of the Faculty of Public Health, Airlangga University, Indonesia.

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