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Employee Perspective Analysis on Optimizing Insurance Use in Occupational Safety and Health Programs

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Abstract

This study aims to analyze employees' perspectives on the optimization of insurance use in occupational safety and health programs at PT Kereta Api Logistik. Insurance is an important instrument in providing financial protection against the risk of work accidents and occupational diseases in a logistics company environment that has a high level of risk. This study uses a qualitative approach, with data collection using in-depth interviews with 8-12 employees involved in the occupational safety and health insurance program. Data collection techniques also include direct observation and the study of relevant documentation and documents. The results show that most employees feel protected and satisfied with the insurance benefits, especially in terms of medical expenses and work accident compensation. However, insurance coverage is not comprehensive, and the claims process is still not transparent and slow. A lack of education about the claims procedure was also found. The study emphasizes the importance of integrating insurance protection with training and strengthening the safety culture. Recommendations include expanding insurance coverage, digitizing claims, improving employee education, and collaborating with competent insurance providers. With these steps, the optimization of insurance protection is expected to support the optimal success of the Occupational Safety and Health program at PT Kereta Api Logistik.

INTRODUCTION

Occupational Safety and Health is a fundamental aspect in efforts to protect workers in the corporate environment by creating a safe, healthy, and productive work environment, including in the transportation and logistics sector, which is obliged to provide maximum protection against occupational risks faced by employees. One form of protection is the use of insurance as a risk mitigation instrument, including in the logistics sector such as PT Kereta Api Logistik. The implementation of occupational safety and health programs is not only aimed at preventing accidents and occupational diseases, but also at improving employee welfare and productivity through risk control and the

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creation of a safe working environment. In supporting the optimization of occupational safety and health programs, insurance is an important instrument for providing financial protection against risks that may occur during the work process (Insurance, 2022).

Insurance in occupational safety and health programs serves as a complementary form of protection for employees, especially in dealing with occupational accident risks that can incur significant costs, both directly (medical expenses, compensation) and indirectly (decreased productivity, damage to the company's reputation). With the implementation of optimal occupational safety and health practices supported by appropriate insurance, companies can minimize risks and reduce operational costs and insurance claims. Companies with a good safety record may even receive incentives in the form of reduced insurance premiums, thereby providing long-term economic benefits (Meidianto & Pasaribu, 2025).

PT Kereta Api Logistik is a company engaged in logistics, which has implemented occupational safety and health programs to ensure the safety of employees in operational activities that have a high level of risk. However, the optimization of this protection is not only determined by the physical or procedural implementation of occupational safety and health programs, but also by the optimization of insurance used to manage potential financial risks resulting from work accidents or health problems (Hasibuan et al., 2019).

Through a preliminary survey conducted on a number of employees at PT Kereta Api Logistik, it was found that there were varying views on the optimization of the insurance they received. In 2024, there was a case of a work accident that befell an employee while picking up tools in the warehouse. The employee suffered an injury to his right arm due to slippery conditions on the way to the warehouse, which required medical treatment and a recovery period of several days. Through the health and work accident insurance provided by the company, the medical expenses and compensation during the recovery period were fully covered, allowing the employee to focus on the recovery process without worrying about costs. Some stated that insurance coverage still does not cover all aspects of work risks, while others considered the program to be quite good but still in need of improvement in terms of claim transparency and benefit coverage. Employees believe that optimizing the use of insurance in occupational safety and health programs is very important to provide a sense of security and increase job satisfaction, but its implementation still needs improvement in order to truly meet their protection needs.

Based on the literature review, most previous studies have focused on the technical implementation of occupational safety and health programs or the analysis of occupational accident risks, without specifically evaluating the relationship between occupational safety and health programs and the optimization of occupational insurance as a financial mitigation instrument. In fact, the success of occupational safety and health is not only measured by the number of accidents prevented, but also by how well financial risks are managed when accidents cannot be avoided. The following are three relevant previous studies:

Research by Zahida & Nugroho, (2024) This study analyzes the implementation of Occupational Safety and Health Insurance for workers with a Work From Anywhere (WFA) system. The results show that regulations and insurance protection for WFA workers are still inadequate, as companies only provide personal insurance without clear provisions regarding work accidents in the WFA system. This indicates the need for regulatory harmonization and optimization of occupational safety and health insurance so that workers are fully protected.

Tandrawijaya, (2020) Comparative study of compulsory occupational safety and health insurance for non-permanent construction workers in Indonesia and Singapore. This study compares insurance protection in the construction sector between Indonesia and Singapore. It was found that although BPJS Ketenagakerjaan provides compulsory insurance in Indonesia, its implementation still faces service constraints that hinder the optimization of protection for workers.

Candra et al., (2023) Analysis of the Implementation of Safety and Health Guarantees Against Work Accidents at PT Yatai Hadi Indonesia. This study shows that even though the company has adopted occupational safety and health policies in accordance with standards, their implementation in the field is still inconsistent. Employees often do not fully understand and comply with occupational safety and health procedures, including the use of personal protective equipment (PPE). In addition, monitoring and supervision of compliance needs to be improved. This study highlights the importance of occupational safety and health training and socialization to minimize workplace accidents, but has not specifically evaluated the optimization of insurance as a financial mitigation instrument.

The study by Zahida & Nugroho, (2024) entitled "Implementation of Safety and Health Guarantees for Work From Anywhere (WFA) Employees" analyzes the implementation of occupational safety and health guarantees for employees with a WFA system. The results of the study indicate that existing regulations are inadequate and companies only provide personal insurance without clear provisions related to work accidents in the WFA system, so insurance protection is not optimal.

In this case, the author is interested in analyzing the optimization of insurance use in the Occupational Safety and Health program for employees at PT Kereta Api Logistik. The aim is to analyze the optimization of insurance use in the Occupational Safety and Health program for employees at PT Kereta Api Logistik. . Thus, this study seeks to identify areas that still need improvement in the implementation of insurance as part of the program. The results of this study are expected to provide strategic recommendations that can improve the optimization of insurance protection to support the success of the program within PT Kereta Api Logistik.

METHODS

This study uses a qualitative approach to gain an in-depth understanding of the optimization of insurance use in occupational safety and health programs at PT Kereta Api Logistik. The study was conducted at St.Ka. Street No.1, Belawan Bahari, Medan. The main data was obtained from in-depth interviews with 8-12 employees involved in the occupational safety and health insurance program. Data collection techniques also included direct observation and the study of relevant photographs, videos, and documents. This method was chosen to provide a complete and in-depth contextual description in accordance with the characteristics of qualitative research (Haseng, 2024; Nugraha, 2019; Rusdinah & Tobing, 2025).

Data analysis was conducted systematically through the stages of collection, reduction, presentation, conclusion drawing, and verification (Batubara et al., 2025). Interview data were recorded in full and then reduced by sorting relevant information and grouping main themes. Data presentation was packaged in the form of thematic narratives that described employees' experiences and perceptions of the insurance program. The final stage involved revealing meanings and re-verifying findings to ensure the validity of the research results, thereby producing an accurate and comprehensive picture of insurance optimization in occupational safety and health.

RESULT AND DISCUSSION

Occupational Safety and Health Program for Employees

Insurance in the occupational safety and health program at PT Kereta Api Logistik has had a significant positive impact on employee perceptions, especially in terms of providing protection and a sense of security in the event of a work accident. Empirical data from in-depth interviews indicates that the majority of employees feel financially protected when they experience a work accident, mainly because the costs of medical treatment and compensation are fully covered by the company's insurance. This allows employees to focus on the recovery process without the pressure of worrying about costs, which in turn can increase the effectiveness of recovery and work productivity.

However, current insurance coverage is still limited to physical accident risks, while health risks related to workload and overall environmental conditions are not fully included in the protection. This poses a significant challenge given the complexity of the risks faced by employees in their daily operations. Therefore, developing and expanding insurance coverage is a strategic necessity to create a comprehensive and responsive protection system for the various occupational health risks actually experienced by employees.

One respondent explained, *"I feel greatly helped by this insurance because when I had an accident, I didn't have to worry about expensive medical costs. The insurance provides protection that makes me feel safe and focused on getting better."* In addition, several employees said that this insurance helps boost their confidence in carrying out their daily work because they are guaranteed protection in the event of an accident. However, they also acknowledged that the insurance coverage needs to be expanded to cover other health risks arising from working conditions and workloads. Thus, this interview narrative illustrates that insurance protection is not only about financial compensation, but also plays an important role in creating a safe working environment and supporting the overall well-being of employees.

Optimization of Occupational Safety and Health Insurance Programs

Optimization of insurance programs in the Occupational Safety and Health system (not merely ensuring the availability of financial protection in the event of a work accident, but rather a systematic and continuous process that includes the integration of risk management systems, worker protection, and company operational efficiency. Based on theory, Law No. 24/2011 concerning the Social Security Agency and Administrators Social Security (BPJS Law). Presidential Regulation No. 12/2013 concerning health insurance (PERPRES JK field findings, optimization must be understood as a dynamic adjustment between protection needs, actual risk levels, and the organization's ability to manage work risks holistically (Sitorus et al., 2023).

Key Performance Indicators (KPI) and Field Data Approach

The effectiveness of occupational safety and health programs at PT Kereta Api Logistik is measured by establishing key performance indicators such as the number of workplace accidents, the severity of injuries, training participation rates, and personal protective equipment (PPE) compliance rates. These indicators are used as a basis for management evaluation, reporting to regulators, and as a reference in ongoing occupational safety and health improvement programs. Despite various efforts, interviews with employees and management revealed that work accidents still occur. For example, in 2024, a warehouse employee suffered an arm injury, which proves that the accident prevention system is not yet fully effective and that there are gaps in the company's prevention strategy.

Furthermore, management explained that most accidents were caused by unsafe behavior on the part of workers, while unsafe working conditions were a lesser cause. According to an occupational safety and health manager, although insurance covered all medical and recovery costs, the essence of occupational safety and health was prevention, not just post-accident handling. Therefore, preventive measures must be strengthened through improved training and intensive development of a safety culture. However, management acknowledged that there were limitations in the data related to training participation rates and the implementation of PPE use, which indicated weaknesses in the internalization of a safety culture in the work environment.

In terms of insurance protection, most employees claim to feel the benefits, especially in terms of financial compensation and protection. However, one employee argued, *"In my opinion, this insurance is very important, but its protection is still limited to work accidents only. Other health risks related to the work environment are not yet fully covered. Hopefully, in the future, the coverage can be expanded."* This statement illustrates that although basic protection is available, there is no comprehensive approach. Therefore, the development of insurance coverage that is more adaptive to broader occupational health risks is urgently needed. The optimization of occupational safety and health programs must be carried out comprehensively by expanding insurance benefits, increasing the effectiveness of training, and internalizing safety values as a sustainable work culture. Transforming the insurance system from reactive to proactive is also necessary, for example, by adjusting premiums or providing incentives for companies that have successfully reduced accident rates and increased occupational safety awareness. The evaluation and development of occupational safety and health programs must integrate preventive and comprehensive protection aspects to achieve effectiveness and efficiency at PT Kereta Api Logistik.

Parameter-Based Evaluation of Occupational Safety and Health and ISO 45001

The ISO 45001:2018 standard emphasizes the importance of an integrated occupational safety and health management system, which includes the systematic identification, control, and management of risks. This integration ensures that insurance protection does not stand alone but is part of comprehensive risk prevention and management efforts in the workplace (Putri et al., 2020). In addition, the high number of accidents caused by unsafe behavior shows the importance of increasing prevention efforts through training and raising awareness of occupational safety and health. As one employee said, *"In addition to insurance, I think the company should also focus more on occupational safety and health training and raising our awareness so that workplace accidents can be prevented from the outset."* This shows that financial protection through insurance needs to be balanced with strengthening a safety culture to reduce accident risks. There are complaints about slow and non-transparent claims processes, which directly reduce the optimization of protection.

The integration of an ISO 45001-based occupational health and safety management system requires insurance to be part of a comprehensive risk management policy, from hazard identification and control to post-accident rehabilitation. A lack of integration between the insurance system and ISO 45001 has the potential to cause a mismatch between actual risks and the protection provided.

Application of HIRARC and Scope Adjustment

HIRARC (Hazard Identification, Risk Assessment, and Risk Control) is used to identify hazards, assess risks, and determine the necessary controls, including insurance protection. The results of this risk assessment form the basis for adjusting coverage and optimizing occupational safety and health insurance programs (Magdalena et al., 2022). In theory, the HIRARC method is a key tool in determining the appropriate insurance protection structure. However, in practice, insurance coverage at PT Kereta Api Logistik is still limited to the risk of physical accidents at work and does not yet cover broader health risks due to the work environment or workload, such as ergonomic disorders, exposure to chemicals, or psychological stress due to shift work. Employees expressed their hope that coverage would be expanded to include work-related health risks. This indicates that HIRARC-based policy adjustments are not yet optimal, even though this approach can be a strong basis for negotiating premiums and coverage that are more in line with actual working conditions.

Verification and Internal Audit of Insurance Systems

Optimization theory emphasizes the importance of periodic evaluation and active employee involvement in the audit process for optimizing insurance programs, as part of efforts to create a responsive and adaptive work protection system. However, research results at PT Kereta Api Logistik show that the insurance system has not implemented this evaluation mechanism in an open and participatory manner. The lack of transparency and minimal feedback from employees regarding the claims process are clear indications that the verification and evaluation aspects of the system are still weak.

This situation is exacerbated by employee complaints about the length of the claims process and the lack of clarity in procedures, which hinder access to insurance benefits. As stated by one employee, *"The insurance program is quite good, but sometimes the claims process is rather long and lacks transparency. I hope the company can improve this so that employees can more easily access insurance benefits."* This statement is not only an individual complaint, but a reflection of the collective need for reform of the occupational safety and health insurance service system, particularly in terms of transparency, speed of service, and openness of information. In the context of optimization, these conditions should trigger the implementation of a comprehensive internal audit system that relies not only on quantitative indicators such as the number of successful vs. rejected claims or claim settlement time, but also qualitative indicators such as employee satisfaction levels, perceptions of claim fairness, and access to information. Through this dual audit approach, companies can identify systemic gaps and service inequalities in the implementation of occupational safety and health insurance, so that improvements can be made in a targeted and sustainable manner.

Thus, optimization not only targets the expansion of insurance coverage and cost efficiency, but also emphasizes the importance of an evaluation system that is open, participatory, and based on the real experiences of workers, so that the benefits of employment protection are truly felt equally and fairly by all employees.

Premium Optimization and Negotiation with Insurance Companies

Insurance optimization is carried out through accident-based risk profiling, negotiations with insurance providers, and integration with occupational health and safety management systems to ensure that premiums and coverage are in line with actual risks in the field (Zahida & Nugroho, 2024). In the context of financing, this involves risk profiling based on actual claim data and occupational risk mapping to determine fair premiums and relevant coverage. In the case of PT Kereta Api Logistik, there is no evidence of premium adjustments based on internal risk profiles or coverage negotiation strategies based on occupational incident analysis. This indicates that the insurance financial optimization mechanism has not been implemented strategically. The premiums paid by the company should not be generic but tailored to internal risk patterns, ensuring that company assets are used efficiently and employee protection is truly aligned with the potential hazards they face.

Interviews with management and employees of PT Kereta Api Logistik show that the implementation of occupational safety and health programs has been carried out structurally. However, according to one manager, the program is not yet fully functional. For example, a warehouse employee recounted his experience of suffering an arm injury in 2024, which shows that the prevention aspect of the program is not yet optimal. On the other hand, the implementation of occupational safety and health training has not been carried out in a structured and participatory manner, as evidenced by the lack of documentation on employee participation in training and compliance with the use of personal protective equipment (PPE). The approach tends to be administrative and documentary, without a focus on sustainable behavioral change. However, according to ISO 45001 standards and Government Regulation No. 50 of 2012 concerning occupational safety and health, the program must be based on a comprehensive, risk-based management system and involve active participation. Without the consistent and measurable application of a preventive approach, program optimization only proceeds formally without tangible impact on the ground. Therefore, a strong commitment is needed to integrate effective training, a safe work culture, and continuous monitoring so that the program can function operationally with significant results.

When viewed from the perspective of optimization theory based on ISO 45001 standards and modern risk management approaches (HIRARC), it can be concluded that the occupational safety and health insurance program at PT Kereta Api Logistik is still in its early stages and does not yet meet the principles of true optimization. An optimization program should not only guarantee peace of mind, but also integrate protection into a system of prevention, education, and continuous evaluation. This can be seen from several indications, such as the limited scope of insurance benefits that only focus on incidental physical risks without considering long-term occupational diseases, the absence of risk profiling because insurance policies are not designed based on actual risk analysis in the work environment, and inefficient claims processes that undermine employee trust and reduce the value of the program's protection. In addition, the absence of systematic evaluation and monitoring involving KPI-based internal audits and worker involvement in benefit evaluations indicates a weak oversight system, compounded by a lack of commitment to integration between insurance managers and occupational safety and health teams.

To achieve optimization, companies must build integrated and participatory systems, where insurance programs are not only financial instruments, but also strategic tools for strengthening a culture of workplace safety. Periodic evaluations involving quantitative indicators (number of claims, processing time) and qualitative indicators (employee satisfaction, ease of access) must be part of organizational performance management. Without this, insurance will only be an administrative obligation, not a protection system that is adaptive to the ever-evolving dynamics of occupational risks. Alignment with Previous Research:

Research by Dani et al., (2023) highlights the optimization of BPJS occupational accident insurance in Indonesia, which already meets basic protection elements but still faces obstacles in regulation and claim services. This is in line with the findings of PT Kereta Api Logistik's research, which shows that WORK safety and health insurance provides significant financial protection, but the claims process and coverage still need improvement to be more transparent and comprehensive.

Research by Zahida & Nugroho, (2024) highlights the importance of occupational safety and health protection, which not only includes insurance, but also accident prevention through training and hazard control in the workplace. This supports the findings of PT Kereta Api Logistik's research, which found that most accidents are caused by unsafe behavior, so optimizing occupational safety and health programs must involve strengthening the safety culture and providing occupational safety and health training in addition to insurance protection.

Research related to the optimization of accident insurance claims by Nasution & Aslami, (2021) shows that effective and timely insurance claim services greatly affect beneficiary satisfaction. This research reinforces the finding that even though PT Kereta Api Logistik employees feel helped by insurance, the lack of transparency and slow claim process are obstacles that need to be overcome to improve protection optimization.

All three studies consistently confirm that optimizing insurance protection in occupational safety and health programs is highly dependent on adequate coverage, transparent and fast claims processes, and integration with occupational accident prevention efforts through training and a culture of safety. These findings are in line with the results and discussions of the study at PT Kereta Api Logistik, providing a strong basis for more comprehensive improvements to occupational safety and health programs.

Based on the results of this study, the insurance program in the occupational safety and health program at PT Kereta Api Logistik is still not functionally optimal. Although the program structure is in place, work accidents still occur due to unsafe behavior and a lack of safety awareness, indicating that the preventive approach is not yet effective. Occupational safety and health education and training are also not yet participatory and sustainable, and do not yet refer to the principles of risk management as stipulated in ISO 45001 and Government Regulation No. 50 of 2012. In terms of benefits, insurance has provided financial protection to employees who have suffered physical work accidents, but it still does not cover other risks such as health disorders due to the work environment and work stress. Additionally, the insurance claims process is considered slow, non-transparent, and difficult for employees, which risks undermining trust in the protection system. The optimization of occupational safety and health insurance in this company has also not been fully integrated with the occupational safety and health management system, as evidenced by the lack of data on employee participation in training or the use of personal protective equipment, so that the occupational safety and health approach applied is still administrative and documentary in nature, not based on behavioral change and a culture of safety at work. This is reflected in the high number of accidents caused by unsafe behavior in the workplace. Therefore, a more comprehensive, participatory, and data-driven approach is needed so that insurance is not only an administrative compensation tool, but part of a strategic system in building a culture of workplace safety. This finding is reinforced by various previous studies that highlight the importance of fast claim services, broad coverage, and integration between insurance protection and accident prevention as part of an effective occupational safety and health program.

CONCLUSION

The findings of this study indicate that although insurance in the Occupational Safety and Health program at PT Kereta Api Logistik already provides significant financial protection, there is still an urgent need to expand risk coverage, speed up the claims process, and improve employee education so that insurance use is truly optimal. The benefit of this research is that it provides concrete recommendations for companies to integrate the optimization of insurance use with accident prevention efforts and the strengthening of a safety culture that can improve employee safety and productivity as a whole. Therefore, this research not only strengthens the understanding of the importance of insurance in Occupational Safety and Health, but also emphasizes the need for synergy between financial protection and preventive measures in occupational safety programs such as occupational safety and health training, strengthening the safety culture, and regular monitoring and evaluation of the program.

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