



IMPLEMENTATION OF MENTAL HEALTH INSURANCE FOR WORKERS AND CIVIL SERVANTS IN HIGHER EDUCATION ENVIRONMENTS IN THE SPECIAL REGION OF YOGYAKARTA BASED ON LABOR REGULATIONS AND CIVIL SERVANT REGULATIONS

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ARTICLE INFO

Keywords:

Higher Education; Legal Protection; Mental Health Insurance; Workers and Civil Servants.

ABSTRACT

The background to this problem is that the workload experienced by employees has the potential to impact mental health if not anticipated and is subject to repressive efforts from various parties. Mental health is crucial because it impacts service performance. The existing legal issue is the lack of specific regulations regarding mental health services for workers in Indonesia. The purpose of this study is to analyze the implementation of mental health insurance services for workers and civil servants in the higher education sector in the Special Region of Yogyakarta, and to discuss the factors that support and hinder the implementation of mental health insurance. This research is an empirical legal study regarding the implementation of mental health based on the application of employment regulations and personnel regulations, such as Law Number 40 of 2004 on the National Social Security System or Law Number 20 of 2023 on the State Civil Apparatus. Data collection techniques used questionnaires and interviews with informants. Respondents were selected using purposive sampling. Data analysis used descriptive qualitative techniques. The results show that there are no mental health services, such as regular consultations with professionals in the field of mental health, that are provided periodically to workers in PTN and PTS environments. The existence of these services is very important, as reflected in the statements that have been filled in by respondents, both workers at PTN and PTS in the Special Region of Yogyakarta.

A. INTRODUCTION

The World Health Organization (WHO) describes mental health as a state of well-being that enables a person to realize their potential, learn effectively, to deal with life's stressors, work fruitfully, and make a contribution to their community. It is a vital component of health and well-being, underpinning our individual and collective ability to make decisions, build relationships, and influence the world in which we live. Mental health is a fundamental human right and is crucial to human well-being.¹ However, the importance of mental health is actually becoming more important. This is due to a recent poll conducted by healthcare and technology company Telus Health, which revealed that people's mental health is becoming more vulnerable in six European nations. Overall, workers' mental health has declined in Germany, Italy, the Netherlands, and Spain between October 2023 and April, with 38% of workers stating they were at high risk of having poor mental health.² More than 28 million people, more than one in four (28.2%), and more than half of adults with mental illness (54.7%) do not receive any treatment, according to Mental Health America.³ Depression rate data between countries 2023 according to data published in World Population The review states that Ukraine is ranked first as a country with a depressed population of 2,800,587 cases or 6.3 percent of the population. With 17,491,047 instances (5.9%), the United States comes in second, followed by Estonia with 75,667 cases (5.9%).⁴

There is no exception in Indonesia, where the frequency of depression is 3.7%, with 9,162,886 cases. However, Indonesia's population, which currently stands at 278,166,661, has the potential to grow by almost 3 million people annually. The possibility of the population with depression will be much greater. About 9 million Indonesians suffer from depression, according to Ministry of Health data from 2013, which was posted on the Our Better World page. Consequently, there were 3.4 suicide incidents per 100,000

¹ Silvana Galderisi, Andreas Heinz, Marianne Kastrup, Julian Beezhold, and Norman Sartorius, "Toward a New Definition of Mental Health," *World Psychiatry* 14, no. 2 (2015): 231.

² Oceana Duboust, "The Mental Health of Workers in Europe Is Worsening. People in This Country Suffer the Most," *Euronews*, April 1, 2024, <https://www.euronews.com/next/2024/01/03/the-mental-health-of-workers-in-europe-is-on-the-decline-people-in-this-country-suffer-the>, Accessed January 9, 2026.

³ Les Masterson, "What Does Medicare Cover? Your Medicare Coverage Guide," *Forbes Advisor*, September 8, 2025, <https://www.forbes.com/advisor/health-insurance/medicare/what-medicare-covers/>, Accessed January 9, 2026.

⁴ Les Masterson, "What Does Medicare Cover? Your Medicare Coverage Guide," *Forbes Advisor*, September 8, 2025, <https://www.forbes.com/advisor/health-insurance/medicare/what-medicare-covers/>, Accessed January 9, 2026.

Indonesians.⁵ The existing problems in mental health protection are the lack of public understanding and the stigma that exists in society, not receiving good appreciation and the uneven distribution of health services in regions and agencies.⁶

There is a mental health emergency in Indonesia right now. Approximately 10% of Indonesians suffer from mental illnesses, according to data from the country's Ministry of Health. According to the same data, Rikesdas 2018 found that over 19 million Indonesians over the age of 15 suffer from emotional mental illnesses. Employees are a vital asset to an organization, and their well-being has a significant impact on productivity and business sustainability. This well-being extends beyond financial aspects to employees' physical, mental, and emotional well-being.⁷ Mental health issues are currently a strategic public issue because their impact extends to public spheres such as families, workplaces, and even countries. Mental health issues are directly related to the quality of human resources, economic productivity, social stability, and sustainable development.⁸ Psychological problems, particularly burnout, have been shown to have a significant negative impact on physical health, mental balance, and overall performance.⁹ Mental health disorders in workers are a significant concern because they impact both individuals and organizations. A stressful work environment, excessive workload, and interpersonal conflict can trigger stress, anxiety, and even burnout.¹⁰ Initially, mental health was primarily focused on individuals with mental disorders and not on everyone in general. However, this view has shifted; mental health is no longer limited to individuals with mental disorders but also encompasses mentally healthy individuals, namely, how individuals are able to explore themselves in relation to how they interact with their surroundings.¹¹ An unorganized work system can hinder the fulfillment of

⁵ Ilham Choirul Anwar, "Info Data Kesehatan Mental Masyarakat Indonesia Tahun 2023," *tirto.id*, 10 Oct 2023, <https://tirto.id/info-data-kesehatan-mental-masyarakat-indonesia-tahun-2023-gQRT>, Accessed January 9, 2026.

⁶ Roni Sulistyanto Luhukay, "Hak Layanan Kesehatan Mental dalam Perspektif Hukum dan Konstitusi," *Paulus Law Journal* 6, no. 1 (2024): 35.

⁷ Galih Panjalu Pramono, *Manajemen Karyawan: Kelelahan Fisik, Mental, dan Emosional* (Weha Press, 2025), 978.

⁸ Seger Handoyo, *Membangun Kesehatan Mental di Tempat Kerja: Teori, Dinamika, dan Intervensi* (Surabaya: Airlangga University Press, 2026), 65.

⁹ Retna Kristiana and Reza Pahlevi, *Kesehatan Mental dalam Kesehatan dan Kesehatan Kerja* (Wedina Media Utama, 2026), 93.

¹⁰ Trisna Jayati and Hening Rizki Permata, "Mendukung Kesehatan Mental pada Pekerja melalui Pelatihan Relaksasi dan Mindfulness di PT X Kota Batam Tahun 2025," *Community Development Journal: Jurnal Pengabdian Masyarakat* 6, no. 4 (2025): 5559.

¹¹ Eka Sri Handayani, *Kesehatan Mental (Mental Hygiene)* (Banjarmasin: Universitas Islam Kalimantan Muhammad Arsyad Al-Banjari, 2022), 343.

workers' rights, increase the potential for termination of employment, and lead to psychological disorders such as stress, burnout, and depression.¹²

In addition, more than 12 million people in the same age group experience depression.¹³ These statistics demonstrate that there is a global mental health emergency that affects both government and commercial sector workers. The World Health Organization (WHO) states that workplace hazards to mental health, often known as psychosocial risks, might be connected to work-related topics or routines, particular workplace features, career development opportunities, etc. Given the risks that cause mental health to workers, it is very important to provide guarantees for these workers. Indonesia has included health insurance in several laws and regulations, because health insurance is part of individual rights. In the Indonesian constitution, health is guaranteed in Article 28 H paragraph (1) of the Constitution of the Republic of Indonesia which states the state is required to offer health services, and everyone has the right to live in physical and mental prosperity, have a place to reside, and live in a pleasant and healthy environment. The existence of health rights protected in the constitution is a consequence of Indonesia as a Welfare State, which can actually be seen as an effort to increase protection of individual rights.¹⁴ From a legal perspective, there are no clear regulations regarding mental health protection for workers. From a sociological perspective, mental health issues place a burden on families and communities, as well as impacting the economy by reducing work productivity.¹⁵ Companies where employees work are crucial for employee support programs, including mental health support. Research shows that leaders sometimes feel indifferent to employee issues and ignore signs of mental health problems. Many employees make negative assumptions about employees experiencing mental health issues. Company support and resources are crucial.¹⁶

In a welfare state, the government is tasked with achieving *bestuurzorg*, or general welfare, and is granted *staatsbemoedenis*, or government intervention, in every aspect of communal life. This implies that the government must take an active role in the dynamics of community life.¹⁷

¹² Boturan NP Simatupang, Binka LG Simatupang, and Hildayani Karokaro, "Dampak Sistem Kerja yang Buruk terhadap Pemenuhan Hak dan Kesehatan Mental Pekerja oleh Pemberi Kerja," *Jurnal Teknologi Kesehatan dan Ilmu Sosial* 7, no. 1 (2025): 59.

¹³ Enka, "Indonesia Darurat Kesehatan Jiwa: 1 dari 10 Orang Idap Gangguan Mental," *Rumah Sakit Jiwa Aceh*, January 30, 2024, <https://rsj.acehprov.go.id/berita/kategori/artikel/indonesia-darurat-kesehatan-jiwa-1-dari-10-orang-idap-gangguan-mental>, Accessed January 9, 2026.

¹⁴ Haji Rachmad Ridwan, *Hukum Administrasi Negara* (Jakarta: Rajawali Pers, 2018), 94.

¹⁵ Wiranto Mustamin, Budi Santoso, and Syahrul Sajidin, "Perlindungan Kesehatan Mental Pekerja di Indonesia: Suatu Urgensi?," *Journal of Judicial Review* 24, no. 2 (2022): 273.

¹⁶ Siti Hafsyah Idris, Ramesh Nair, and Faizal Kurniawan, "Mental Health at the Workplace: Rights of Employees," *Human Rights in the Global South (HRGS)* 2, no. 1 (2023): 56.

¹⁷ Haji Rachmad Ridwan, *Hukum Administrasi Negara* (Jakarta: Rajawali Pers, 2018), 453.

Especially related to how the government can play an active role in realizing the right to public services for its citizens. The reason for this is that the definition of a welfare state encompasses not just a description of how social services or welfare are organized, but also a normative idea or ideal system that highlights that everyone has a right to receive public services. In addition to health insurance as an individual right regulated in the constitution, it is also regulated in various sectoral laws and regulations.¹⁸ In this regard, the role of mental health services is absolutely essential in upholding justice and ensuring mental health.¹⁹

This also relates to health insurance for civil servants, especially since the position of civil servants is crucial because the smooth running of the government and national development is inseparable from the role and participation of civil servants.²⁰ One of them is the regulation that regulates guarantees for workers in the private sector and civil servants, or normatively referred to as State Civil Apparatus (*Aparat Sipil Negara/ASN*).

Health insurance for workers in the private sector in Indonesia is currently served by government and private health services.²¹ Health insurance from the government is implemented by Social Health Care (*Badan Penyelenggara Jaminan Sosial/BPJS*), and by the private sector is implemented by private insurance companies. BPJS Kesehatan organizes a health insurance scheme in accordance with the provisions of Law Number 24 of 2011 about the Social Security Administration. Health insurance is arranged nationwide in accordance with social insurance and equitable principles under Law Number 40 of 2004 about National Social Security. Its goal is to guarantee that participants get protection in meeting their basic medical needs and health maintenance benefits. Meanwhile, the community can also get health insurance from the private sector, which is managed by private insurance companies. This insurance company provides services based on the provisions of the Financial Services Authority Regulation Number 8 of 2024 concerning Insurance Products and Insurance Product Marketing Channels. This private insurance is present as a complement because it has a type of health service coverage that is not owned by BPJS Kesehatan. Health insurance for State Civil Apparatus, hereinafter referred to as ASN in this study, is regulated in Article

¹⁸ Nuriyanto Nuriyanto, "Penyelenggaraan Pelayanan Publik di Indonesia, Sudahkah Berlandaskan Konsep 'Welfare State'?", *Jurnal Konstitusi* 11, no. 3 (2014): 428.

¹⁹ Novianita Ayu Pramesti and Elizabeth Kristi Poerwandari, "Prevalensi Gangguan Mental dan Layanan Kesehatan Mental Forensik dalam Sistem Peradilan: Sebuah Tinjauan Literatur," *Jurnal Psikologi Forensik Indonesia* 2, no. 1 (2022): 73.

²⁰ Ahmad Ghufon Sudarsono, *Hukum Kepegawaian di Indonesia* (Jakarta: Rineka Cipta, 1991), 32.

²¹ Lalu Husni, *Pengantar Hukum Ketenagakerjaan Indonesia* (Jakarta: RajaGrafindo Persada, 2010), 54.

21 paragraph (1) and (2) of Law Number 20 of 2023 concerning State Civil Apparatus. It is stated that:

- (1) ASN employees have the right to receive awards and recognition in the form of material and/or non-material rewards.
- (2) The components of awards and recognition for ASN employees, as referred to in paragraph (1) consist of:
 - a. Income
 - b. Motivational awards
 - c. Allowances and facilities
 - d. Social security

Then in Article 21 paragraph (6) of Law Number 20 of 2023 concerning State Civil Apparatus, it is stated that social security as referred to in paragraph (2) letter d consists of:

- a. Health insurance
- b. Accident insurance
- c. Death guarantee
- d. Pension plan

One of the things mentioned in the provisions regarding social security provided to ASN is health insurance. However, health insurance in this law has not been explained further, and this law does not yet have new implementing regulations. So. The implementing regulations still refer to government regulations from previous laws for ASN. As stated in Law Number 20 of 2023, both Civil Servants and Government employees with Work Agreements who are ASN are entitled to social security in the form of health insurance, as stated in Article 308 of Government Regulation Number 17 of 2011 concerning Civil Servant Management, which has been amended in Government Regulation 17 of 2020 and PP Number 49 of 2018 concerning Management of Government Employees with Work Agreements. However, the government regulation does not define what health insurance is. Law Number 40 of 2004 concerning the National Social Security System is another law that supports health insurance for State Civil Apparatus. One of the social security programs is health insurance, according to Article 18 of Law Number 40 of 2004. Health insurance benefits are individual services in the form of health services, including preventative, curative, rehabilitative, and promotional services, including medications and essential disposable medical supplies, according to Article 22 paragraph (1) of the Law. Then, health insurance benefits as mentioned in Article 22 are only paid at public or private healthcare institutions that collaborate with the Social Security Administering Body, according to Article 23 paragraph (1).

The regulation emphasizes that the government provides guaranteed health services to the public in the form of promotive, preventive, curative,

and rehabilitative services. Mental health is an important element that not only impacts individuals, but also drives the overall success of the company, making the workplace healthier and more harmonious. However, detailed regulations regarding health services included in the category of mental health services have not been provided. Therefore, it is important from a policy perspective to strengthen the mental health rights protection system in Indonesia. Mental health issues are also an important aspect to study because so far many companies have not provided policies and supporting infrastructure, which of course requires further understanding of the causal factors. The reasons why this urgently needs to be regulated are: First, the legal reason: there are no regulations regarding the protection of workers' mental health in Indonesia. Second, the sociological reason: mental health can burden families, communities, and the government.²²

This study aims to determine how mental health insurance for workers and civil servants in the higher education sector in the Special Region of Yogyakarta, in addition, it will also discuss the factors that support and inhibit the implementation of mental health insurance. This study will be an interdisciplinary legal research, namely analyzing problems using legal science and psychology.

B. RESEARCH METHODS

This research uses empirical legal research. The empirical approach is a research method used to describe conditions seen in the field, which is examined for their compliance with labor regulations and state civil service regulations regarding health insurance provisions. This study used worker respondents from two universities in the Special Region of Yogyakarta. The determination of respondents in this study used a purposive sampling technique. Purposive sampling is a sampling technique based on the researcher's consideration of appropriate samples and is considered to have representative properties, which was carried out on workers from two universities in the Special Region of Yogyakarta, namely a State University and a Private University. This type of technique generally has a higher sample quality. In this case, respondents were taken from two universities in the Special Region of Yogyakarta, namely a State University and a Private University by filling out a Google Form with several questions posed by the researcher. Sampling here is to obtain data and information directly related to the problem being studied from respondents. Data collection techniques include informant interviews and surveys. Interviews were conducted with sources from the Higher Education Service Institution (*Lembaga Layanan*

²² Wiranto Mustamin, Budi Santoso, and Syahrul Sajidin. "Perlindungan Kesehatan Mental Pekerja di Indonesia: Suatu Urgensi?" *Journal of Judicial Review* 24, no. 2 (2022): 277.

Pendidikan Tinggi/LLDIKTI). The Likert scale questionnaire data were analyzed by assigning scores to each answer choice and calculating them using descriptive statistics.²³ Data analysis uses qualitative descriptive techniques.²⁴

C. DISCUSSION

1. Implementation of Mental Health Insurance Services for Workers and Civil Servants in the Higher Education Sector in the Special Region of Yogyakarta

This study will discuss how to implement mental health insurance for workers and civil servants in the university environment in the Special Region of Yogyakarta. However, previously, the researcher needed to explain some descriptions of theories and concepts related to mental health and health insurance itself. First, the theory and concept of mental health and mental health disorders. This theory and concept of mental health was born from the discipline of health sciences. The World Health Organization (WHO) defines "*health as a state of complete physical, mental, and social well-being and not merely the absence of disease or infirmity.*" It explains that mental health is the state in which a person is able to see their own potential, manage everyday stressors, work well, and give back to their community.²⁵ Mental health is an important aspect of overall health. Mental health is also important to pay attention to, like physical health.²⁶

According to the WHO, mental diseases include a range of issues and symptoms. Nonetheless, they are typically distinguished by an unusual mix of feelings, ideas, actions, and interpersonal interactions. Examples include bipolar affective disorder, dementia, schizophrenia, depression, intellectual disabilities, drug-related diseases, developmental disorders, including autism, and intellectual disabilities. There are two terminologies used to describe people with mental problems in the context of mental health. First, People with Mental Problems, those who have physical, mental, social, growth and development, and/or quality of life issues, and are at risk of developing mental disorders, are classified as People with Mental Problems. Second, individuals with mental disorders are those who suffer from abnormalities in their thoughts, feelings, and behaviors that show up as a group of symptoms and/or

²³ Suharsimi Arikunto, *Prosedur Penelitian: Suatu Pendekatan Praktik* (Jakarta: Rineka Cipta, 2013), 43.

²⁴ Sugiyono, *Metode Penelitian Kualitatif dan R&D* (Jakarta: Kencana Prenada Media Group, 2005), 205.

²⁵ Shafreena Kühn and Ulrich Rieger, "Health Is a State of Complete Physical, Mental and Social Well-Being and Not Merely the Absence of Disease or Infirmity," *Surgery for Obesity and Related Diseases*, May 2017, [https://www.soard.org/article/S1550-7289\(17\)30060-6/abstract](https://www.soard.org/article/S1550-7289(17)30060-6/abstract), Accessed January 9, 2026.

²⁶ Dumilah Ayuningtyas, "Analisis Situasi Kesehatan Mental pada Masyarakat di Indonesia dan Strategi Penanggulangannya," *Jurnal Ilmu Kesehatan Masyarakat* 9, no. 1 (2018): 5.

notable behavioral abnormalities. These disorders can lead to hardship and make it difficult for them to perform their basic human duties.²⁷

In addition, a study from the Harvard Business Review found that employees with mental health issues experienced a 30% decrease in productivity. A survey from Mind UK revealed that 42% of employees who experienced chronic stress were also more prone to conflict with coworkers and management, and experienced an increase in absence of up to 7 days per year compared to mentally healthy employees.²⁸ According to data from the Indonesian Community Mental Health Index for 2023, the prevalence of depression in Indonesia was 3.7%, with 9,162,886 cases reported. On the other hand, the population of Indonesia can increase by more than 3 million people every year, which has now reached a total of 278,166,661 people.²⁹

In today's increasingly competitive and dynamic work environment, employees often experience excessive stress and workload.³⁰ Employee productivity may be impacted, thus measures must be made to support it. A balance between an employee's personal and professional lives can help them overcome this issue, according to a number of recent theories and research. Various recent theories and studies show that a balance between employee work life and personal life can be a solution to overcome this problem. Several studies have shown that employees who have a good work life balance tend to have higher levels of job satisfaction and psychological well-being than employees who experience an imbalance in their work and personal lives. In this case, companies need to pay attention to this aspect of balance so that employees feel happy and healthy in the workplace.³¹ Companies play a crucial role in providing legal protection for workers, ensuring they feel comfortable and safe at work, including by enforcing policies and regulations that favor them.³² Workers' rights are regulated in accordance with applicable laws and regulations and implemented to support harmonious industrial relations.³³

²⁷ Dumilah Ayuningtyas, "Analisis Situasi Kesehatan Mental pada Masyarakat di Indonesia dan Strategi Penanggulangannya," *Jurnal Ilmu Kesehatan Masyarakat* 9, no. 1 (2018): 6.

²⁸ PT Mitra Utama Madani, "Memahami Kesehatan Mental di Dunia Kerja," *PT Mitra Utama Madani*, 2025, <https://mum.id/news/memahami-kesehatan-mental-di-dunia-kerja>, Accessed January 9, 2026.

²⁹ Rahmat Sudrajat, "Pekerja di Indonesia Perlu Layanan Kesehatan Mental untuk Kurangi Tingkat Depresi," *Radar Surabaya*, October 12, 2025, <https://radarsurabaya.jawapos.com/nasional/775187739/pekerja-di-indonesia-perlu-layanan-kesehatan-mental-untuk-kurangi-tingkat-depresi>, Accessed January 9, 2026.

³⁰ Zainal Asikin, *Dasar-Dasar Hukum Perburuhan* (Jakarta: RajaGrafindo Persada, 2010).

³¹ Meidiana Savitri and Ahmad Gunawan, "Dampak Keseimbangan Kehidupan Kerja dan Kesehatan Mental pada Kinerja dan Kepuasan Kerja Saat Pandemi Covid-19," *ULIL ALBAB: Jurnal Ilmiah Multidisiplin* 2, no. 12 (2023): 5600–5607.

³² Kusbianto and Dian Hardian Silalahi, *Hukum Perburuhan* (Makassar: Enam Media, 2020).

³³ Anjar Kususiyanah, "Hubungan Industrial Pancasila dalam Undang-Undang Cipta Kerja (Pancasila Industrial Relations in Job Creation Law)," *Journal of Sharia and Economic Law* 1, no. 2 (2021): 42–59.

Lack of attention to workers' mental health issues leads to decreased productivity and strained relations between workers and employers. The problems workers face inevitably lead to strained industrial relations and ultimately to industrial disputes.³⁴

Employees as referred to include workers in the private sector, namely workers who work in Private Universities and Civil Servants who work in State Universities. Article 1 Number 2 of Law Number 13 of 2003 concerning Manpower states that workers are anyone who is able to do work to produce goods and/or services either to meet their own needs or for the community.³⁵ Furthermore, "workers" refers to employees who work during the course of their employment relationship with the employer in exchange for a salary or wages. Wages are defined as the entitlement of workers to receive money as compensation from their employer in accordance with an employment agreement, agreement, or legislative regulations, including allowances for workers and their families.³⁶ The position of this workforce is in the private sector. Every worker has an equal opportunity to obtain a job without discrimination, and every worker/laborer has the right to equal treatment from the employer. This right is also none other than the right to receive mental health insurance. According to Article 35 paragraph (3) of Law Number 13 of 2003 concerning Manpower, companies must provide protection for the welfare, safety, and health of both mental and physical workers. So it is clear that one of the rights for workers is to be given mental health insurance. Furthermore, in increasing development, workers have an important role in it. The increasingly broad and developing business sector tends to endanger workers both in terms of health and safety. The safety of workers from machines, heavy equipment, a non-hazardous work environment, and the implementation of work activities in accordance with safety procedures is called work safety. Conditions in the work environment that are free from threats that interfere with the psyche, mental, physical or cause pain are called work health. The existence of work protection to ensure the continuity of good affiliation between superiors and subordinates without any form of pressure on the weaker party.³⁷

The importance of mental health for workers is to improve work ethic, develop self-potential, and increase company productivity. Each worker has

³⁴ Ike Farida, *Perjanjian Perburuhan: Perjanjian Kerja Waktu Tertentu dan Outsourcing* (Jakarta: Sinar Grafika, 2020), 54.

³⁵ Adrian Sutedi, *Hukum Ketenagakerjaan* (Jakarta: Sinar Grafika, 2009), 45.

³⁶ Karunia Rosita and Waluyo Waluyo, "Hukum Ketenagakerjaan sebagai Instrumen Pelindung Bagi Tenaga Kerja dan Pengusaha dalam Penanganan Masalah Hubungan Kerja," *Jurnal Hukum dan Pembangunan Ekonomi* 11, no. 1 (2023): 46.

³⁷ Wiranto Mustamin, Budi Santoso, and Syahrul Sajidin, "Indonesian Workers' Mental Health Protection: An Urgency?" *Journal of Judicial Review* 24, no. 2 (2022): 275.

different mental health. However, mental health often gets less attention from the company, even though occupational health is one of the factors that support long-term work effectiveness. A healthy mentality in every worker can have an impact on increasing company productivity. The formation of a balanced body condition between psychological and physical conditions is called mental health.³⁸ Related to mental health for workers, the work environment and psychological factors are factors that influence mental health. It's crucial for companies to provide psychological counseling services to help employees address mental health issues, thereby creating a healthier and more productive work environment. Maintaining employee mental health and improving their performance are expected to be crucial interrelated aspects of organizational success.³⁹ Research conducted by Seviana obtained results that the influencing factors for an employee to have a tendency to change jobs (intention turnover), one of which is mental health.⁴⁰

According to the provisions of Minister of Manpower Regulation Number 5 of 2018 on Occupational Safety and Health, the work environment is defined as the hygiene aspect of the workplace, which includes physical, chemical, biological, ergonomic, and psychological factors whose presence in the workplace can affect workers' safety and health. While psychological factors are factors that influence the activities of workers due to interpersonal relationships in the workplace, roles and responsibilities for work. In these regulations, there are regulations related to efforts to create a good work environment that requires measurement and control of the work environment, one of which is psychological factors. Measurement and control of psychological factors must be carried out in workplaces that have the potential for psychological factor hazards, including: a) role ambiguity; b) role conflict; c) qualitative work overload; d) quantitative work overload; f) career development and/or; g) responsibility towards others.

If the results of the test show potential danger, control can be carried out according to the standards carried out after the risk assessment and the contributing factors are obtained. This control is carried out by implementing stress management with:

- a. conducting selection, placement and training education for the workforce
- b. organize fitness programs for workers

³⁸ Wiranto Mustamin, Budi Santoso, and Syahrul Sajidin, "Indonesian Workers' Mental Health Protection: An Urgency?" *Journal of Judicial Review* 24, no. 2 (2022): 276.

³⁹ Zikry Indra Fadillah, "Pentingnya Kesehatan Mental Karyawan di Tempat Kerja terhadap Kinerja Karyawan," *JBK Jurnal Bimbingan Konseling* 2, no. 2 (2024): 39.

⁴⁰ Anifa Seviana and Rudi Suryo Kristanto, "Mental Health Management & Work Life Balance Generasi Milenium terhadap Kemungkinan untuk Berpindah Kerja Karyawan," *Journal Magisma* 11, no. 1 (2023): 41.

- c. conduct counseling program
- d. conduct adequate organizational communication
- e. giving freedom to the monkey workforce to provide input into the decision-making process
- f. changing the organizational structure, functions and/or by redesigning existing jobs
- g. using a specific reward system, and/or
- h. other controls as needed

According to the provisions of the Minister of Manpower Regulation Number 5 of 2018 concerning Occupational Safety and Health in the Work Environment, if a work-related disease is caused by work environment factors, a control and handling process is carried out in accordance with the standards and provisions of laws and regulations. This demonstrates that if employees develop psychological disorders as a result of the work environment, they can be treated in accordance with applicable regulations.

Mental health insurance for Indonesian workers is governed by laws and regulations, and it is based on the National Social Security System, as outlined in Law Number 40 of 2004 governing the Social Security System (UU SJSN). Article 1 number (2) of the main health law, namely Law Number 17 of 2023 concerning Health, states that Health Efforts are all forms of activities and/or a series of activities carried out in an integrated and continuous manner to maintain and improve the health of the community in the form of promotive, preventive, curative, rehabilitative, and/or palliative by the Central Government, Regional Government, and/or the community. The following article defines health services as all types of activities and/or a series of service activities provided directly to individuals or the community to maintain and improve the community's health in the form of promotive, preventive, curative, rehabilitative, and/or palliative care. Article 18 of the SJSN Law specifies various types of social security programs, including health insurance.

Article 19 paragraph (1) states that health insurance is organized nationally based on the principle of social insurance and the principle of equity, and Article 19 paragraph (2) states that health insurance is organized with the aim of ensuring that participants receive health care benefits and protection in meeting basic health needs. Then regarding the next mental health insurance, what will be discussed is mental health insurance for State Civil Apparatus Employees at State Universities. As for Civil Servants, they are employees who work for the government according to Kranenburg , they are appointed officials, so the definition does not include those who hold representative positions such as members of parliament, presidents and so on. Logemann, using material criteria, examines the relationship between the state and Civil Servants by defining Civil Servants as every official who has an official

relationship with the state.⁴¹

Talking about Civil Servants will not be separated from the laws and regulations governing Civil Servants. In terms of law, the matter of civil servants is regulated in Law Number 20 of 2023 concerning Civil Servant. Civil Servant have health insurance as regulated in the laws and regulations concerning civil servants. Article 21 paragraph (6) letter a of Law Number 20 of 2023 states that ASN Employees are entitled to social security, including health insurance. Meanwhile, in the Government Regulation (*Peraturan Pemerintah/PP*) which regulates Civil Servant Management, namely PP Number 11 of 2017 and Management of Government Employees with Work Agreements, namely PP Number 49 of 2019, health insurance coverage includes social security provided in the national social security program.

As a result, the presence of health insurance until date can be linked to government-provided social security. The Manpower Law requires companies to provide protection for their employees' welfare, safety, and health, both mental and physical. Workers' health insurance is governed by the requirements of Article 18 of Law Number 40 of 2004, which specifies the sorts of social security programs, including health insurance. Health insurance is organized at the national level using the ideas of social insurance and equality. Health insurance is designed to ensure that participants obtain health care benefits and protection while satisfying their basic health needs. Everyone who has paid or has had their payments paid for by the government is considered a health insurance participant. Family members of participants are eligible for health insurance benefits. Each participant can include additional family members who are dependents by raising their contributions. Participation Health insurance remains valid for a maximum of 6 (six) months since a participant experiences termination of employment. In the event that a participant has not found work and is unable to do so after 6 (six) months, the contribution will be paid by the Government. Individual health insurance benefits consist of promotional, preventive, curative, and rehabilitative treatments, as well as medications and essential disposable medical supplies. For types of services that may result in misuse of services, participants are subject to co-payments. Health insurance benefits are provided at government or private health facilities that cooperate with the Social Security Administering Body. In an emergency, the services referred to may be provided at health facilities that do not cooperate with the Social Security Administering Body.

Meanwhile, health insurance for ASN is also regulated in Article 1 of Presidential Regulation Number 59 of 2024 concerning the Third Amendment to Presidential Regulation Number 82 of 2018, which states that Health

⁴¹ Sri Hartini and Tedy Sudrajat, *Hukum Kepegawaian di Indonesia* (Jakarta: Sinar Grafika, 2014), 45.

Insurance is a guarantee in the form of health protection so that participants receive health care benefits and protection in meeting basic health needs provided to everyone who has paid or whose health insurance contributions are. It is stated in Article 4 paragraph (2) of Presidential Regulation of the Republic of Indonesia Number 82 of 2018 concerning Health Insurance as amended several times, most recently by Presidential Regulation Number 59 of 2024, which states that Civil Servants and Government Employees with Employment Agreements as employees who receive salaries or wages are included in the recipients of health insurance. However, the provisions in this Presidential Regulation regulate more about health contributions provided by employers for workers, including ASN. However, in this case, if we look at mental health insurance, it is not regulated in Presidential Regulation Number 59 of 2024 in Article 46 A paragraph 2 letter a, mental patients are not provided with facilities for inpatient care.

The importance of implementing mental health insurance for workers and civil servants in higher education environments in the Special Region of Yogyakarta cannot be denied, considering their significant role in developing quality human resources. In this context, the theoretical framework used as a reference includes various mental health models, including the biopsychosocial approach that integrates biological, psychological, and social aspects in understanding individual mental health as a whole. This model suggests that factors such as workload, career expectations, and environmental conditions contribute to the level of stress experienced by individuals, which can be measured by tools such as the Stress Diagnostic Survey (SDS) which has been proven effective. The consequences of employee mental illness can be significant to organizations, whereas providing employee mental health resources may offer a competitive advantage.⁴² A work environment that provides benefits but has no boundaries between work and personal life can result in problems with work health and mental health, so it is necessary for companies to adopt policies in the field of human resources to support the health of their employees.⁴³

It is important to design interventions that focus not only on the individual, but also on organizational structures and policies that support overall mental well-being in educational settings. Given the challenges faced by workers in the higher education sector, a deep understanding of stress dynamics and coping mechanisms is key to driving the implementation of effective mental health insurance. Research shows that prolonged stress can

⁴² E. Kevin Kelloway, Jennifer K. Dimoff, and Stephanie Gilbert, "Mental Health in the Workplace," *Annual Review of Organizational Psychology and Organizational Behavior* 10 (2023): 378.

⁴³ Dewi Listiorini, Feriandy, and Widya Ningsih, "Work Life Balance and Mental Health Being of Generation Z in the Digital Industry," *International Journal of Asian Business and Management* 4, no. 2 (2025): 289.

have implications for employee productivity and performance, so effective interventions should involve tailored stress management skills training and strong, ongoing social support. In addition, it is important for institutions to consider demographic factors, such as age, education level, and social background, which may influence the perception and experience of stress among employees. With these aspects in mind, a comprehensive action plan needs to be formulated to create a healthy, inclusive, and supportive work environment where employees feel comfortable sharing the challenges they face.

In studying the implementation of health insurance in the university environment, researchers tried to process data and elaborate on the mental condition of workers in 4 universities in the Special Region of Yogyakarta, consisting of 2 State Universities and 2 Private Universities. The study found that there were at least 55 employees from lecturers, education staff, and employees who were not lecturers or education staff who filled out a questionnaire with several questions that led to mental health/ Stress Diagnosis Survey and mental health insurance, where there were 30 questions about mental health and 10 questions about health insurance with a scale of 1 for never, scale 2 for rarely, scale 3 for sometimes, scale 4 for often and scale 5 for always. Of the respondents who filled out the questionnaire, 36.4% were female, and 63.6% were male, with varying ages, namely 26 to 55 years. The length of work varies, ranging from 1.5 years to 30 years.

Then, from the statement data submitted in the questionnaire, starting from the mental health/ Stress Diagnosis Survey, we collected data that showed that there were still or still high numbers of respondents who filled in the scale that led to stress triggers at work. Then, there is a presentation of data, including the following:

- a. The statement regarding always bringing work home every evening or weekend in order to make time, there were around 32.5% of respondents who stated sometimes, 20% of respondents and 7.5% of respondents who stated they always bring work home.
- b. The statement of responsibility for the development of other employees was around 24.4% of respondents who stated sometimes, 8.9% of respondents who stated often, and 20% of respondents who stated always.
- c. The statement of being responsible for guiding and/or helping my subordinates solve their problems was around 31.1% who answered sometimes, 15.6% who answered often, and 20% who answered always.
- d. The statement of being responsible for all work projects at the same time that is almost uncontrollable, around 15.6% answered

- sometimes and often, and 13.3% answered always.
- e. Regarding the statement that tasks are becoming more complex day by day, around 26.7% of respondents responded sometimes, 22.2% responded often, and 20% responded always.
 - f. Statements regarding actually having more work than usual that can be done in a day, around 35.5% of respondents said sometimes, 13.3% said often, and 6.7% said always.
 - g. The statement that the organization expects employees to have skills and/or abilities beyond what they have, around 24.4% of respondents answered sometimes, 33.3% of respondents answered often, and 13.3% of respondents answered always.
 - h. Statements regarding employee responsibilities in the organization are more about people than things, around 24.4% answered sometimes, 26.7% answered often, and 26.7% answered always.
 - i. Regarding the statement regarding not having time to rest regularly, 20% of respondents answered sometimes, 11.1% answered often, and 4.4% answered always.

From several questions about mental health/ Stress Diagnosis Survey ,it can be seen that there are still respondents who stated sometimes, often, and always. This shows that factors that cause employees to be stressed or stressors in employees are still found. Then the next is a statement related to mental health insurance. Which is filled with gender, type of work, and age that is the same as the respondents who have filled out the mental health questionnaire / Stress Diagnosis Survey . In this questionnaire , the assessment is carried out on a scale of 1 for strongly disagree, 2 for disagree, 3 for do not know, 4 for agree, and 5 for strongly agree.

- a. Statement on the importance of mental health insurance for employees. There were 10.9% who answered agree and 83.6% who answered strongly agree.
- b. Statements regarding mental health are beneficial in improving employee performance, for example, there are facilities in the form of routine consultations with professionals in the field of mental health, around 20% answered agree and 72.7% answered strongly agree.
- c. Statement about the importance of mental health insurance services for employees. Around 20% answered agree and 38.2% strongly agree.
- d. Regarding the statement that universities need to continuously provide service programs that are beneficial for employee mental health, around 23.6% answered that they agree and 67.3% answered that they strongly agree.

- e. The statement regarding the still high contribution of universities to provide mental health insurance for employees, around 20% answered agree and 32.7% answered strongly agree.
- f. Regarding the statement of university leaders to socialize employees regarding mental health insurance services, around 21.8% stated they agreed and 67.3% stated they strongly agreed.
- g. Each college's statement is important to implement mental health insurance for employees. Around 20% agreed and 74.5% strongly agreed.
- h. The statement that universities do not provide mental health guarantees can be sanctioned, with around 25.5% agreeing and 25.5% strongly agreeing.
- i. The important statement regarding the existence of government regulations in the form of laws governing mental health insurance, around 32.7% stated they agreed and 58.2% stated they strongly agreed.
- j. The statement that universities need to create rules/regulations to provide guarantees for mental health for employees who work, around 23.6% stated they agree and 61.8% stated they strongly agree.

From the data collected by researchers from respondents in the tertiary environment, both State Universities in Indonesia called "Perguruan Tinggi Negeri or PTN and Privat Universities in Indonesia called Perguruan Tinggi Swasta or PTS in DIY, there are still statements that point to things that cause mental disorders, such as stress or can even develop into depression if not handled properly, for example, there are still those who have to bring work home, quite a lot of responsibility to other employees, responsibility for all work projects at the same time that is almost uncontrollable, tasks that are getting more complex day by day, really having more work than usual that can be done in a day, organization expect employee own skills and/ or ability exceed from what is owned, responsibility answer employee in organization more about people than goods, no own time For rest in a way periodically. Meanwhile, for statement about importance guarantee health. The majority of respondents answered that it is very important. Therefore, mental health insurance is very necessary, especially in terms of programs or services that guarantee the mental health of employees at PTN and PTS. So far, mental health insurance is provided to workers through BPJS Kesehatan which is provided by the Government and is an obligation for companies or stakeholders at PTN and PTS to hold it. Mental health determines a person in handling stress, how to deal with others and determine the choices available. Especially for

workers or civil servants, mental health is an important thing in supporting their productivity at work. Based on the results of the researcher's interview with staff from BPJS Kesehatan Yogyakarta regarding mental health, mental health is the responsibility of every company to support all its employees to have good mental health. For workers or civil servants who are actively registered in National Health Insurance (*Jaminan Kesehatan Nasional*/JKN), they can enjoy health facility services, both physical health and mental health. starting from first-level health facilities.

Mental health services provided to workers are implemented in accordance with the mandate of Law Number 40 of 2004 concerning the National Social Security System and Regulation of the Minister of Manpower of the Republic of Indonesia Number 5 of 2018 concerning Occupational Safety and Health, Presidential Regulation Number 82 of 2018 concerning Health Insurance and Presidential Regulation of the Republic of Indonesia Number 64 of 2020 concerning the Second Amendment to Presidential Regulation Number 82 of 2018 concerning Health Insurance.

According to researchers, the Republic of Indonesia Law Number 18 of 2014 concerning Mental Health has not provided detailed mental health guarantees by involving or coordinating with workplaces or universities. One of them, in Article 4 of the law, it is only stated that there are mental health efforts carried out through promotive , preventive, curative; and rehabilitative activities. Then it is stated in Article 8 that promotive efforts are carried out in the workplace environment. Promotive efforts in the workplace environment are carried out in the form of communication, information, and education regarding Mental Health, as well as creating a conducive workplace for the development of a healthy soul in order to achieve optimal performance. Other research results show that incomplete regulations related to mental health give rise to legal uncertainty which impacts the vulnerability of teachers' positions in employment relationships, including the possibility of unilateral termination of employment and weak access to psychological services.⁴⁴ This incomplete regulation creates legal uncertainty which impacts the vulnerability of teachers' positions in employment relationships, including the possibility of unilateral termination of employment and weak access to psychological services. Worker mental health protection in Indonesia does not require companies to have related company regulations and does not standardize mechanisms for protecting workers' mental health. Therefore, Indonesian labor law is incomplete due to the limited repressive regulations without a clear basis for

⁴⁴ Shafrina Firdaus, "Perlindungan Hukum terhadap Kesehatan Mental bagi Guru di Indonesia," *Novum Jurnal Hukum* 1, no. 3 (2014): 439.

workers' mental health protection mechanisms.⁴⁵ Legal protection efforts to address mental health challenges include accelerated programs for the development of professional human resources or mental health workers to meet the desired quota balance and accelerate legal protection for mental health for Indonesian citizens. Furthermore, the provision of currently limited mental health facilities and services also needs to be improved as part of accelerating mental health coverage within the community.⁴⁶ There needs to be an understanding of the importance of mental health for workers and it serves as evaluation material for formulating future policies.⁴⁷ However, in this case there are no further details regarding these promotive efforts. It should be detailed, for example universities are required to provide regular consultation services to workers at PTN and PTS.

2. Factors in the Implementation of Mental Health Insurance

Workers who experience mental disorders, it is the employer's obligation to provide support, including providing leave rights to restore their mental health, providing professional assistance in their field or providing the care facilities needed by the worker or civil servant, helping to resolve problems if there are any in the work environment, facilitating good communication between fellow employees and superiors. Based on the results of the researcher's interview with staff from BPJS Kesehatan Yogyakarta related to mental health, BPJS Kesehatan covers the cost of treating mental disorders for people who are already guaranteed as participants in the National Health Insurance. Mental health services facilitated by BPJS focus on promotive efforts, namely strengthening understanding, preventive as a preventive effort, curative to help healing and rehabilitative for the recovery process.

BPJS Kesehatan provides financing for participants with mild to moderate mental disorders with tiered mental health service procedures according to treatment needs. For workers who are already registered in JKN and experience mental health problems, they are entitled to receive mental disorder services starting from consultation sessions, mental health diagnosis, general practitioner actions at first-level health facility services and with psychiatrists at advanced referral health facilities, treatment and providing therapy including psychotherapy for patients with mental disorders. BPJS

⁴⁵ Yoseph Madeliano Tua Gabe and Budi Santosa, "Reformulasi Mekanisme Perlindungan Kesehatan Mental Pekerja dalam Peraturan Perusahaan Berdasarkan Pedoman WHO," *Recht Jiva* 1, no. 3 (2024): 538.

⁴⁶ Roni Sulistyanto Luhukay, "Hak Layanan Kesehatan Mental dalam Perspektif Hukum dan Konstitusi," *Paulus Law Journal* 6, no. 1 (2024): 29.

⁴⁷ Dyah Hayu Woro and Keisya Oktavia Afida Denna, "Perlindungan Hukum terhadap Kesehatan Mental Pekerja: Analisis Regulasi Ketenagakerjaan di Indonesia," *Jurnal Sosial dan Humaniora* 9, no. 3 (2025): 46.

Kesehatan does not cover the costs of other supporting examinations for psychotherapy.

Services for workers with mental disorders and covered by BPJS Kesehatan include consultation sessions with psychiatrists according to their fields, psychological therapy, pharmacological treatment and hospitalization if needed based on the results of the diagnosis. BPJS covers mental health services for those with schizophrenia, affective disorders, anxiety disorders, stress disorders , sleep disorders.

Regarding the costs covered by BPJS, there is no maximum limit, but it must be in accordance with medical indications and in accordance with applicable provisions, namely that the membership status must be active. For workers who experience mental health disorders, the steps that can be taken are as follows 1) Registered participants can prepare requirements needed like active JKN card , photocopy of Resident Identity Card (*Kartu Tanda Penduduk/KTP*) or Family Card (*Kartu Keluarga/KK*) session consultation with doctor at the facility health level the first one that has own cooperation with BPJS Health such as health center or registered clinic . Doctor will make an initial diagnosis from conditions experienced and will give recommendation from conditions experienced; 2) Doctor can give reference to doctor specialist soul , psychologist (Profession obtained from education Psychology) or facility health advanced If matter the needed by JKN participants who experience mental disorders; 3) JKN participants with deep mental disorder condition emergency so can direct going to to House Sick will but must fulfil standard emergency emergency in a way medical; 4) JKN participants with mental disorders will given a number of questions and must answered with Honest in accordance with the condition felt For accuracy of diagnosis; 5) Participants in need medicines and drug list the Already enter in category The National Formulary (Fornas) which has determined by the party government so No charged cost addition.

Service mental health from BPJS is a form of protection for active participants registered to get their rights related to service mental health. Information related to service. This mental health has also been improved in facilities health First or level advanced, where each level has its own channel services that can be accepted by the patient.

In practice, according to information that the author got from results of interviews related to practices that occur in the field of giving service, this mental health constraint will limited amount power of mental health services for patients. Number facility mental health facilities that provide services is still low, access to information that can be accepted by the community is still limited, so that Still Lots society are not aware of the health services covered by BPJS.

The other is the existence assumption or the stigma that exists in society for people who experience mental health disturbances, which is assessed negatively; society still lacks empathy for people who experience mental disorders. Factors the obstacles that exist because of That need existence prevention and control mental health with involving element public in a way overall with do collaboration with public need For implemented.

For workers in the environment, colleges in Yogyakarta for colleges tall private or those with ASN status at the university height who become active participants from JKN, can then use the facility service for mental health through the facility health at the first level. BPJS Kesehatan has a socialization program.

Related to delivery service health, good health, soul /mental or physical health, and socialization. This is done for companies, collaborating institutions with BPJS Health, where active register worker his as JKN participants. This is an effort to bring BPJS Health closer to society. For the party, even universities whose workers are active as JKN participants must also convey return related to benefit service mental health, so that the service. This can be known in a wide way and can be utilized for good for those who need it.

Mental health in place Work specifically for lecturers and staff at universities needs to become a priority for lots of parties. This will impact its contribution to welfare for employees and also improve productivity and performance of the organization college tal. Related to the importance mental health for workers at Universities in Yogyakarta. Based on the results of the study, the writer with do interview with staff from the field staffing from LLDIKTI V Yogyakarta, stated that mental health is an important thing, especially for lecturers in carrying out their tri dharma duties and also employees in carrying out task his daily life for support the performance college tall.

For workers in the environment, good college lecturers or employees who have a burden of work are prone to experiencing stress in carrying out work, a lack of leadership gives supervision or an environment underwork support for work. Lecturers and staff who carry out their job needed condition healthy soul with support from a good work environment and a supportive family environment.

LLDIKTI V Yogyakarta participated in playing a role as well as giving an understanding related to the importance of maintaining and managing mental health to create a healthy and productive work environment. For a college that has concerns about mental health for its workers will impact on worker retention, where worker more loyal in work. Besides, it can also increase welfare for workers, where good mental health can increase quality of life and

stress levels are reduced, so that the environment becomes more harmonious and creates support for one with others.

Importance of understanding related to mental health in the college environment, including strengthening mental health for employees in the LLDIKTI V Yogyakarta environment. In 2024, the activities organized by LLDIKTI V Yogyakarta are set to organize an activity. Strengthening mental health in frame facilitation competence improvement quality for ASN and Higher Education HR. Activities This was implemented on November 28, 2024, with invite representative from each university in the LLDIKTI V Yogyakarta region to attend the event. In the activity, the source person is a motivator who will give material related to a strategy to maintain mental health in the workplace and strategies for dealing with stress in the work environment. Activities like this will keep going on in a continuous way so that it can become a routine agenda and become encouragement for college tall for facilitate similar. Other research has identified factors that influence the mental health of lecturers and demonstrated the prevalence of anxiety, depression, stress, and burnout among lecturers across various academic disciplines and across academic levels.⁴⁸ The role and collaboration of various parties, including the government, employers, and the community, are very important factors in preventing, minimizing, and overcoming mental health problems among workers in Indonesia.⁴⁹ Counseling services are considered necessary in addition to physical health facilities and are considered one way for companies to pay attention to the mental health of their employees, thereby enhancing the company's image.⁵⁰ The availability of mental health support programs has a positive and significant impact on reducing turnover intentions, with perceived program effectiveness being the most dominant factor, followed by recommendations for increased accessibility and personalization.⁵¹

Through activity This expected employee for lecturer or employees in the environment Universities can increase productivity Because for worker yes Healthy mentally will impact on productivity work, creative and efficient in implementation his job so that will finish task with good and giving contribution for college high. Only just of course moment This concern from college high

⁴⁸ Shafrina Firdaus, "Perlindungan Hukum terhadap Kesehatan Mental bagi Guru di Indonesia," *Novum Jurnal Hukum* 1, no. 3 (2014): 437.

⁴⁹ Naufal Mohamad Firdausyan, Ahmad Taqiyuddin, Akmal Shalahuddin, and Qisha Quarina, *Menilik Isu dan Urgensi Kesehatan Mental Pekerja Indonesia* (Yogyakarta: Laboratorium Ilmu Ekonomi FEB UGM, 2023), 53.

⁵⁰ Maharani Ardi Putri, "Pentingnya Layanan Psikologis Bagi Karyawan dalam Menjaga Kesehatan Mental dan Peningkatan Kinerja," *CAPACITAREA: Jurnal Pengabdian kepada Masyarakat Universitas Pancasila* 2, no. 3 (2022): 21.

⁵¹ Tiara Widianingsih et al., "Analisis Program Support Mental Health Perusahaan terhadap Turnover Karyawan Gen Z pada PT Joshua," *Jurnal Ekonomi, Manajemen, Bisnis dan Akuntansi Review* 5, no. 2 (2025): 5.

and also between colleague Work felt not enough whereas This will impact on loyalty, appreciation for workers, creating culture productive work.

D. Conclusion

The implementation of mental health insurance for workers or civil servants at PTS and PTN in Special Region of Yogyakarta is in the implementation of the provisions in the National Social Security System Law, namely the provision of BPJS health and also several routine activities to strengthen mental health for employees in the LLDIKTI V Yogyakarta environment, which is still a preventive measure. However, there are no mental health services such as regular consultations with professionals in the field of mental health that are provided periodically to workers in PTN and PTS environments. The existence of these services is very important as reflected in the statements that have been filled in by respondents, both workers at PTN and PTS in Special Region of Yogyakarta. Needed reformulation in the legislation related to mental health regarding the rights and obligations of workers with employers and civil servants with the government regarding mental health services in the workplace, namely the rights of workers or civil servants to be provided with mental health service facilities periodically or to have professionals in the field of mental health provided periodically at PTN or PTS. In addition, there needs to be strict sanctions if PTN or PTS does not provide it.

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