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The Impact of the Gig Economy on Gig Worker Health Insurance: Literature Review

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Abstract

Health insurance for gig workers is becoming increasingly important as the gig economy grows rapidly. Most gig workers do not have the health insurance benefits provided by companies because they work as casual or contract workers. This means that they have to buy health insurance independently or ignore health insurance altogether. This study aims to compare the impact of the gig economy on gig worker health insurance including access to the healthcare sectors, based on previous studies. The method of this study was a literature review. The research population was all articles on the topic impact of the gig economy on the health insurance and health care system published in accredited national and international journals in 2017 – 2023. The research sample was 11 selected articles based on the results searched on Google Scholar, Pubmed, and Garuda databases. Articles selected based on the suitability of the title contained full text and discussed the impact of the gig economy on the worker's healthcare system. Health insurance is a critical component of healthcare, and access to health insurance is especially important for gig economy workers who typically do not receive employer-sponsored health benefits, and there is a finding that not all gig workers are registered as members by employers but by themselves, and some of them do not even have health insurance at all. The lack of access to health insurance for gig workers is a significant concern, and there is a need for policies and programs that can help address these challenges. Improving access to healthcare and health insurance for gig workers is an important challenge that requires innovative solutions and policy changes. By addressing these issues, we can ensure that gig workers can access the insurance and healthcare they need to stay healthy and productive and need to develop, evaluate,

and implement interventions to address the needs of workers in non-traditional employment relationships is growing.

Keywords: *Gig Economy, Gig Worker, Health Insurance, Healthcare*

Introduction

Gig workers are individuals who work in the gig economy, which is a condition in the economy that occurs due to a shift in the status of company workers from permanent employees to short-term contract workers, independent workers, or temporary workers. The gig economy is growing due to the need for more efficient recruitment costs and fresh ideas brought by gig workers. Gig workers are often referred to as on-demand workers or freelancers, and they tend to work on short-term projects with irregular income (Adams, A. et al, 2018). One of the challenges faced by gig workers is the lack of benefits that are typically provided to permanent employees, such as health insurance, holiday pay, and bonuses. However, some gig economy companies are required to offer health insurance benefits to their employees. Tran, M., & Sokas, R. K. (2017) said gig workers are also less likely to have a quality, affordable medical plan. In conclusion, gig workers often lack the benefits that are typically provided to permanent employees, such as health insurance. While some gig economy companies are required to offer health insurance benefits to their employees, gig workers are still less likely to have a quality, affordable medical plan.

The gig economy in Indonesia has experienced significant growth in recent years, with more than 33 million part-time or

freelance workers in 2020. This growth can be attributed to factors such as limited job opportunities for permanent employees, the flexibility of gig work, and the rise of technology and information. The gig economy has also provided opportunities for workers to learn new skills and enhance their work-life balance. However, gig workers in Indonesia face challenges such as lack of insurance coverage, job instability, and limited social security benefits. To address these challenges, gig workers in Indonesia can explore options such as joining insurance programs offered by gig economy companies, enrolling in government healthcare programs, and seeking out affordable healthcare providers (Hakim, Y. R. (2021).

The government and companies can work together to provide more protections and benefits for gig workers, such as access to basic healthcare services and social security benefits. Despite the challenges, the gig economy is expected to continue growing in Indonesia, especially as more workers seek flexible work arrangements and companies look for cost-effective hiring solutions. Gig workers in Indonesia may have access to basic healthcare services, but the level of access may vary depending on the company's policy. Gig workers in the healthcare industry may provide basic healthcare services such as home health services, medical transportation, and telemedicine services Soerjadi, D. F. (2021). said gig workers in the healthcare industry may not receive benefits such as health insurance, holiday pay, and bonuses. While gig workers may not receive the same benefits as permanent employees, some companies may offer health insurance as a benefit. The gig economy has grown significantly in Indonesia, with more than 30 million Indonesians working part-time or as independent workers. Gig workers in Indonesia may face challenges such as lack of job security and access to affordable medical plans.

Gig workers in Indonesia may receive health insurance from their companies, depending on the company's policy. However, gig workers are generally less likely to have access to quality, affordable medical plans. The gig economy in

Indonesia has grown significantly, with more than 30 million Indonesians working part-time or as independent workers. While gig workers may not receive benefits such as holiday pay and bonuses, some companies may offer health insurance as a benefit.

Methods

This study employed the literature review method, with secondary data from previous research serving as data sources. The study was conducted in March–May 2023. The study population included all articles published in accredited national and international journals between 2017 and 2023 on the topic impact of the gig economy on the health insurance and health care system. Articles were found by searching three journal databases: Google Scholar, Pubmed, and Garuda. The following keywords were used in the article search: gig worker AND health care, health insurance AND gig economy. Articles obtained from search results in the three journal databases were selected based on inclusion criteria including: 1) Articles that discuss the impact of physical activity; 2) The research targets are formal sector workers and productive age; 3) The publication type is open access research article with full text attached and has undergone editorial review; 4) Written in Indonesian and English.

Based on the results of a literature search on the selected database, the researcher found 303 articles that matched the search keywords. Then, the articles went through a duplication check process with the result that 3 articles were excluded from the sample and 300 articles remained. Next, the researcher conducted a screening based on the title and full text according to the inclusion criteria. The research sample was 11 selected articles based on the results searched on Google Scholar, Pubmed, and Garuda databases. Articles selected based on the suitability of the title contained full text and discussed the impact of the gig economy on the worker's healthcare system.

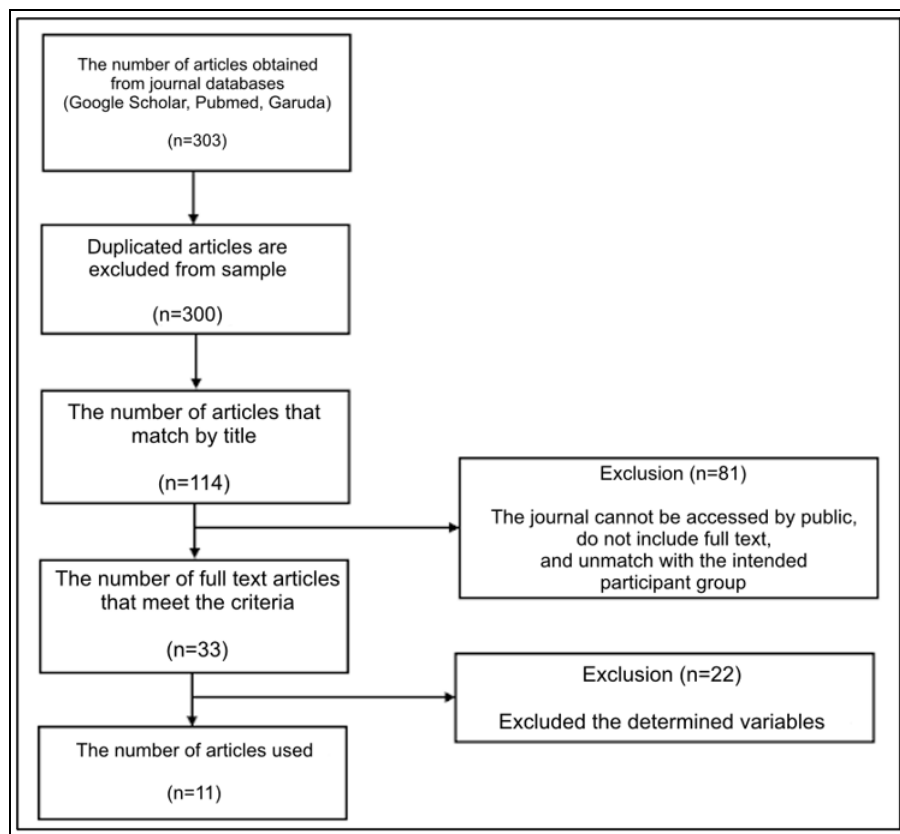


Figure 1: Article Selection Flowchart.

Results

The purpose of this research is to determine the form of legal protection that should be obtained by Gig Workers, especially about their health care protection. In Indonesia, people tends to equate gig workers with daily workers or freelancers. **Bajwa, U. et al (2018)** said the term gig workers don't have a single agreed-upon definition. It is often used to refer to a practice of working where an individual uses a digital platform provided by a company, accessed via an app or a website, to find and perform temporary, freelance, on-demand or gig work as a primary or supplementary source of income.

A survey by **Dubal, V. B. (2022)** found over 40% of on-demand workers work for two or more companies in a given week, and one in seven work for three or more companies. Contingent arrangements are expanding beyond traditional occupations in both private and public sectors. Evidence is mounting that gig platforms are replacing at least some traditional employment. As workers are hired less commonly as employees and more as independent contractors, access to health protections such as health insurance and workers' compensation will decrease.

The gig-worker population is still quite young, hard health outcomes are less likely to be expected in the short term, except under extreme circumstances. The authors suggest that

focusing on the health effects among gig workers is of great public health relevance and that biomarker studies represent an important and viable approach to conducting epidemiological investigations of health outcomes in this young and highly unstable population (**Freni- Sterrantino, A., & Salerno, V., 2021**).

The gig workers are vulnerable to a unique confluence of lifestyle and systemic potentiators of adverse health. **Mehta, B. S., & Kumar, A. (2020)** believe that working in the gig economy should be considered a new social determinant of health – and perhaps even a potentially modifiable cardiovascular disease risk factor. **Rodriguez, F., et al (2022)**, said there is a pressing opportunity for key stakeholders – including researchers, funding agencies, gig economy employers, governmental institutions, and health policy experts – to systematically understand who the gig economy workers are, develop targeted, scalable interventions for health management, and rigorously conduct pragmatic randomized trials of such interventions for CVD and other chronic diseases.

Agrawal, S. et al (2021) study reveal that perception of the gig work force became more positive after the emergency declaration and that the content of tweets also evolved, further research is needed to determine if similar results are found among more nationally representative samples and if these positive perceptions will remain as the COVID-19 pandemic continues to linger and evolve in the US. Based on the results of research by **Siciliya M.Y. & M. Wachid H (2021)**

conducted in the period July – September 2020 in Kediri, it shows that to have health insurance is not the priority. For gig workers who have health insurance, the most types the most types of Health insurance that are owned are BPJS for Self Employed. **Rachmawati, R. et al (2021)** show that employers' awareness of including their gig workers is still low and most gig workers have health insurance on their own initiative, not the employee initiative.

The workers became even more exposed to the lack of long-standing protections—such as a minimum wage, safety and health regulation, retirement income, health insurance, and worker compensation—and risks that were previously shouldered by employers and the state, including responsibility for bodily injury, damage to tools and assets, coverage between paid gigs, financial malfeasance by customers, and harassment (**Diego Santos Vieira de Jesus, 2021**).

Salleh, N. et al (2023) study found that although gig workers have many advantages, many disadvantages exist. Firstly, the job should provide more security and a stable income. The workers highly need security as the job requires physical demand. Riders and their families may experience financial instability and exposure to many accidents that could lead to death. Secondly, it provides no health insurance or paid time off benefits. **Christie, Nicola & Ward, Heather. (2019)** found driver also work long and odd hours and experience fatigue. Depending on customer demand and rider availability, job assignments vary. As a result of a lack of job security, unstable income and no benefits offered, human resource management in relevant organizations should take this matter seriously to protect the workers and be socially responsible.

Discussion

The gig economy (and the independent workforce more generally) has probably grown steadily in recent years, in large part owing to the dramatic rise of rideshare apps. Despite this apparent growth, there has not been any corresponding substantial decline in traditional employment. Technology has enabled short-term contracting for both in-person work (such as ridesharing) and remote work (such as freelance computer programming and graphic design). This trend is likely to continue to increase independent arrangements between workers and buyers of their services. But the end of formal employment contracts between firms and workers is not imminent. Allowing those who hire people and those who are looking to supply labor to contract in the most efficient manner should always be the goal that guides policymakers. As the gig economy develops, some policy changes are likely necessary to give independent workers portability of benefits and protection from exploitation.

The future of gig workers looks uncertain and their health at risk, with governments supporting little or no measures for workers in the gig economy. The recent COVID-19 pandemic has significantly impacted the economy of an estimated 70% of gigworkers worsening their already precarious situation. The gig-worker population is still quite young, hence hard

health outcomes are less likely to be expected in the short term, except under extreme circumstances. Likewise, the fragmented nature of these jobs, with workers rosters not easily accessible and the difficult to detect health effects, make epidemiological studies challenging (Freni- Sterrantino, A., & Salerno, V., 2021).

Indonesia already has a national health insurance program in the form of a Kartu Indonesia Sehat (KIS-Indonesian Healthy Card). People who work on the gig economy are particularly vulnerable to coronavirus and other harmful pathogens because they still need travel to multiple places and have close contact with customer (Rachmawati, R. et al, 2021). Gig workers often do not have paid sick leave, and also less likely than other workers to be able to simply take time off when sick. These jobs typically pay on low wages, gig workers tend to be particularly financially precarious, and seeing a doctor can be a challenge as well. Gig companies do not generally offer health insurance, so gig workers are also less than other workers to have a quality, affordable medical plan. The lack of access to health insurance for gig workers is a significant concern, and there is a need for policies and programs that can help address these challenges. Improving access to healthcare and health insurance for gig workers is an important challenge that requires innovative solutions and policy changes.

Talking about legal protection for gig workers (including freelancers or daily workers) means discussing the rights of workers / laborers after carrying out their obligations. So far, employers who employ gig workers still see them as weak parties. Meanwhile, gig workers themselves do not understand what their rights and obligations are. In other words, gig workers only participated in the regulations made by employers. In fact, in a good cooperative relationship there is no party that is more dominant or more important because both employers and gig workers need each other. Therefore, this article will discuss what gig workers are entitled to.

Addressing the occupational safety and health needs of the growing gig sector is crucial to safeguarding worker protections both now and in the future. Policymakers should focus on rules that lead to fairness for workers no matter what level of formal employment they may seek. Specific areas for policymakers to consider include leveling the playing field, tax-wise, between various employment models; ensuring that internet-based platforms do not develop monopsony power; and enabling independent workers to access and move benefits.

Conclusions and Recommendations

The findings of this study which used the literature review method on 11 selected articles summarize the impact of the gig economy on the worker's healthcare system. The findings revealed that Health insurance is a critical component of healthcare, and access to health insurance is especially important for gig economy workers who typically do not receive employer-sponsored health benefits, and there is a finding that not all gig workers are registered as members by employers but by themselves, and some of them do not even have health

insurance at all. By addressing these issues, we can ensure that gig workers can access the insurance and healthcare they need to stay healthy and productive and need to develop, evaluate, and implement interventions to address the needs of workers in non-traditional employment relationships is growing.

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