



Analysis Of The Effectiveness Of Bpjs Health Implementation In Marbau Puskesmas: Balance Between Access And Service Quality

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Article Information	ABSTRACT
<p>History of the article: Accepted: April 2024 Corrected: June 2024 Accepted: July 2024</p> <p>Keywords: <i>Effectiveness, BPJS, Public Health Center</i></p>	<p>The aim of this research is to see whether there are still problems in the form of public complaints about the quality of health services which are less than optimal in terms of patient efficacy towards the public services provided. This ineffectiveness can be caused by the unreliability of Puskesmas staff, lack of attention, and lack of empathy in treating patients. Researchers in this study will use qualitative research methods. In general, qualitative methods are used because the existing problems are still unclear, holistic, complex, dynamic and full of meaning, so it is not possible to collect data about social situations using quantitative methods such as tests, questionnaires and interview guides. The findings of this research include: First of all, the issues raised in this research relate to the processes involved in providing BPJS services in accordance with standard operating procedures. Second, the convenience of services offered by health facilities is very good, but the problem is the long queues that have to be waited at the counter and during examinations by doctors. The third consideration is the availability of health services offered by community health centers which are considered health facilities. In terms of human resources, the current availability of health services is still inadequate, however, informants currently state that the services provided to them are quite good. Other factors that contribute to the efficiency of BPJS patient health services are that the services are provided free of charge, the services and treatment are consistent, the inpatient services are complete, and the location is strategic. Meanwhile, the challenges currently faced are a lack of medical personnel, lack of counter service, long queues in examination rooms, as well as a lack of drivers and ambulances for health facilities.</p>

Introduction

The government is obliged to provide health services as a basic right of the community. This obligation is contained in the 1945 Constitution, specifically Article 28 H paragraph (1) which states that “every person has the right to live in physical and spiritual prosperity, to live in a clean and healthy living environment, and to receive health services.” Furthermore, Article 34 paragraph (3) emphasizes the state's responsibility to provide adequate health facilities and public services. Quality health services will increase community satisfaction, thus encouraging people to seek help at the same facility when facing health problems, in order to obtain optimal health services. In this way, visits to health facilities will increase because people put their trust in health facilities to overcome their health problems and speed up their recovery.



National Health Insurance (JKN) was ratified on January 1 2014 and the Social Security Administering Body, often called BPJS, is an extension of JKN. Everyone is required to take part in the JKN program as one of the BPJS requirements. Based on Law Number 24 of 2011 which regulates the Social Security Administering Body, the Social Security Administering Body (BPJS) is a legal institution established to administer the Health Insurance program. Based on Law Number 24 of 2011, every person domiciled in Indonesia is required to register as a participant in the BPJS Health program. Participants in the BPJS Health program are everyone, including foreign citizens, who have worked in Indonesia for at least six months and have paid contributions. BPJS Health program participants are divided into two groups:

- 1) There are two types of individuals: recipients of health insurance contribution assistance
- 2) non-recipient (NON-PBI).

In implementing the JKN program, assessing the level of patient satisfaction is very important to determine the effectiveness of services provided by BPJS as the organizer and health facilities as health service providers. Measuring the level of patient satisfaction is one way to improve and maintain the quality of health services. The level of patient satisfaction depends on their perspective, which is similar to the correlation between patient satisfaction and the use of BPJS Health services. Perception relates to patients' opinions and views of Puskesmas services, both positive and negative. Satisfaction is obtained when patients can assess the services they receive correctly. If patient needs are met, this reflects patient satisfaction. Thus, patient satisfaction is determined by the quality of services provided at the Community Health Center. Puskesmas is a community-based health service center that strives to provide high-quality health services at reasonable prices, especially for low-middle income communities. Puskesmas is a corporate organization that provides services, so providing high quality services is important. Puskesmas plays an important role for JKN/BPJS participants in terms of providing health services. Providing efficient Puskesmas services can increase the utilization of health services by participants, while inadequate services can have the opposite effect.

The establishment of BPJS Health and National Health Insurance changed health services. BPJS Health services continually disappoint patients. Public complaints regarding health services for general patients vs BPJS patients are often reported in electronic media. Hospitals and community health centers prioritize general patients over BPJS Health participants.

According to Sigit (2018), poverty refers to the state of being economically unable to achieve the average living standard of individuals in an area. This situation of incapacity is defined as limited financial ability to meet basic needs, such as food, clothing and shelter. Todaro (2004:225) asserts that a reliable generalization about poor individuals is that they mostly live in rural areas, relying primarily on agriculture and other work closely related to the traditional economy to support their lives. Prosperity is achieved when individuals have their basic needs for food, health, education, housing, and income met, and are protected from major threats to their well-being, resulting in a safe and enjoyable life.

Social welfare can be defined as the overall well-being and prosperity of society, which includes variables such as health, economic status, happiness and quality of life for all its members. The provisions of Articles 33 and 34 of the 1945 Constitution guarantee the realization of social welfare in Indonesia. The 1945 Constitution specifically stipulates that the welfare of the people takes priority over the welfare of individuals, and that the state is responsible for the welfare of neglected and underprivileged children.

Welfare economics is an economic discipline that focuses on evaluating and improving the welfare of society. The domain of welfare economics is concerned with the investigation of the nature of negative and positive attributes. The source cited is the work of Allan M. Feldman from 2000. Welfare economics



explores the optimal functioning of economic activity. When discussing welfare economics, the idea of fairness for all levels of society is also taken into consideration.

Everyone has the right to social security to fulfill their basic needs, live with dignity, and contribute to a just and prosperous Indonesia. Social security has several implications. According to Law Number 40 of 2002, social security guarantees that everyone can fulfill their basic needs and live a decent life. Dinna (2012:25) describes social security as an institution created by the state to help everyone in difficult times overcome life's difficulties.

National insurance is defined by Yaumil Agus Achir as a government and community initiative that guarantees welfare protection to ensure that all residents are able to fulfill their basic needs and achieve comprehensive prosperity. The Indonesian national social security system journal on health insurance defines this (Kurniawan, 2011:4). Law Number 2002 implements insurance, but Law Number 40 of 2004 replaces it with the National Social Security System (SJSN). This ensures workers receive sufficient benefits. The Social Security Administering Body and BPJS regulate social security. The Indonesian House of Representatives approved BPJS on 28 October 2011. This body coordinates social security. BPJS has two categories: Work safety.

Everyone's health is protected by national insurance. Health insurance provides basic health benefits and safety. This guarantee is provided to the public who is financed or insured by the government. National health insurance is provided by BPJS Health. BPJS Health provides health insurance starting January 1 2014.

Presidential Regulation Number 12 of 2013 concerning Health Insurance, Circular Letter of the Minister of Health Number 32 concerning the Implementation of Health Services for BPJS Health Participants, Law Number 40 of 2004 concerning the National Social Security System, Law Number 24 of 2011 concerning Social Security Administering Bodies, the 1945 Constitution, and other related laws and regulations. National Health Insurance participants are divided into two. First, poor and marginalized communities receive Contribution Assistance (PBI). Laws and regulations determine membership in these groups. The second group is recipients of Contribution Assistance. Foreign workers who have worked in Indonesia for six months are included in this category. The unemployed and their families, as well as foreign residents who have worked in Indonesia for six months, are not wage earners. Merbau Regency Health Center serves the population. The community needs Puskesmas services, especially the newly launched BPJS Health. The community supports this new government project because it is intended to improve services compared to Askes and Jamkesmas/Jamkesda. Quality of service should be assessed to evaluate how well the program offers public health services. Health service quality indicators for customers were examined in this research.

Based on data and findings collected by researchers from the BPJS patient group at the Marbau Community Health Center. BPJS Health Services Marbau Health Center always strives to provide excellent service in all aspects of medical, preventive, health improvement and recovery services, with the ultimate goal of ensuring patient satisfaction. However, there is still room for improvement in the operations of the Marbau Health Center health services. It cannot be denied that there are still many people who receive BPJS Health services who do not understand the implementation of the BPJS Health program. One of the problems is the application, especially the recommendation area. Only a few people understand the referral mechanism, which shows a lack of socialization of BPJS Health information to the public. The professionalism and work ethic of Marbau Community Health Center officers is another problem. The patient was waiting for treatment as several coworkers were having breakfast. Marbau Community Health Center patients reported delays in services.



Based on this data, it appears that there are still many public complaints about the low quality of health services. Specifically, the effectiveness of health services for patients in public services is still lacking. The ineffectiveness of Puskesmas staff in providing services to patients can be caused by an attitude of interdependence, lack of responsiveness, and lack of empathy. Therefore, academics are interested in conducting further research and studies regarding the research topic “ANALYSIS OF THE EFFECTIVENESS OF BPJS HEALTH IMPLEMENTATION IN MARBAU PUSKESMAS: BALANCE BETWEEN ACCESS AND SERVICE QUALITY”.

Method

This research will involve qualitative research. Overall, qualitative methods are used because the problem is not clear, holistic, complex, dynamic and full of meaning, so it is not possible to collect social data using quantitative methods such as tests, questionnaires and interview guides. Qualitative research seeks meaning, knowledge, ideas, features, symptoms, symbols, or descriptions of a phenomenon (Muri Yusuf, 2015).

Qualitative research involves in-depth observation, as defined above. Qualitative research can explore phenomena more thoroughly. Qualitative studies of humanism, humans, and human behavior answer the realization that all human actions are influenced by individuals. Individual opinions, political ideas, and social background are internal factors.

For this research, researchers will use descriptive qualitative research. Because the problem is not yet clear, comprehensive, complex, dynamic, and significant, quantitative research tools such as tests, questionnaires, and interview protocols cannot be used to collect data about social conditions. Academics also study society's situations, trends, ideas, and theories.

Results

Effectiveness of BPJS Health Implementation at Marbau Community Health Center: Balance Between Access and Service Quality

First. Service Provision Process

Researchers saw and interviewed Mrs. Herawati, administrator of the Marbau Health Center, and found that BPJS patient services were provided according to the SOP. Some patients are happy with the service provided. Based on the survey, patients come directly to the Marbau Community Health Center to take a queue number and wait to be called at the polyclinic. This is in accordance with the Marbau Health Center registration procedure. “We have followed the SOP when providing services to patients. Some patients are happy with our services,” said Mrs. Herawati, Director of the Merbau Community Health Center.

However, the service efficiency metric according to Makmur (2011) is timeliness. Marbau Community Health Center service procedures are very good, but timeliness needs to be improved. BPJS patients still have to wait a long time to get services at the Marbau Health Center. Apart from that, some patients are sick and need immediate treatment. Long waiting times to get medical help can disrupt the patient's health because sick patients want to rest immediately.



Convenience of Service

Observation results show that the Marbau Community Health Center services are comfortable. Services related to being free from errors show that in every request for service at the Marbau Health Center, technical obstacles make health services less comfortable. Such mistakes occur when waiting for a long turn to be assessed.

This is understandable, but as BPJS patients who want the best service, any inaccuracies that make patients uncomfortable must be reduced or eliminated. BPJS Health officers at the Marbau Health Center are responsible for service problems such as a shortage of doctors, pharmacists and ambulance drivers.

However, these challenges will soon be resolved and BPJS patients will not be charged additional fees. Everyone who receives care from BPJS Health patients at the Marbau Community Health Center feels calm and is certain that everyone has made a mistake, whether intentional or not. Any errors in medical care that result in patients receiving BPJS Health services at the Marbau Health Center experiencing symptoms of illness must be corrected and replaced without charging the patient any costs. Thus, patients registered with BPJS will be held accountable.

Second. Availability of Services

Observation results show that the Marbau Community Health Center services in the building and its infrastructure provide the greatest contribution. Based on observations, the Marbau Health Center has all the health equipment needed, from dental chairs to laboratory equipment. This car functions as an ambulance for patients.

However, the facilities and infrastructure at the Marbau Community Health Center are not yet perfect because the large population makes the facility too small and uncomfortable for staff and patients. The lack of health workers and one ambulance facility causes delays in referrals. The government wants to strengthen the health services for BPJS Marbau Health Center patients so that they are in line with its goals and targets. Based on the results of observations and interviews with informants, services at the Marbau Community Health Center are running well.

Factors that influence the effectiveness of BPJS patient health services at the Merbau Community Health Center

Supporting Factors

First. Free Cost

For general patients, the amount of health costs permitted at the Community Health Center is determined by Regional Regulations and Minister of Health Regulations concerning Public Service Levy. Meanwhile, BPJS patients are guaranteed to receive free services in accordance with the BPJS guarantee. Since providing the best possible BPJS services, the officers at the Puskesmas have been very good at providing cost guarantees. Marbau Community Health Center has provided maximum assistance in providing free service fees for BPJS patients without asking for additional fees. The exception is, if the patient wants to go up a class and be hospitalized, then they are allowed to ask for additional fees according to the rates set by the hospital.

As can be seen in the previous description, the officers and management system of the Marbau Health Center are very good at providing financing guarantees. This is proven by supporting all BPJS patient needs and complaints in order to provide free financing guarantees to participating patients. This has an impact on the quality of services provided by the Marbau Community Health Center.



Second. There is no treatment/difference in service

In accordance with this slogan, Marbau Community Health Center officers treat BPJS patients politely so that people feel comfortable. Health services have certain standards and procedures. Puskesmas provides good services and writes service flow, needs, schedules and time periods on tables and walls so that they are easily understood by the public. BPJS participants must have easy access to fair and impartial health services at Puskesmas. From the description above, Marbau Community Health Center officers have been very good at avoiding prejudice in BPJS services, as shown by PBI and non-PBI patients who receive the same services.

Third. Availability of Inpatient Treatment

Nursing services for outpatients and inpatients include early detection, health education/counseling, monitoring the regularity of treatment, creating a therapeutic environment in health services in the Puskesmas building (comfortable and safe), and nursing documentation, in accordance with the Decree of the Minister of Health of the Republic of Indonesia (2006) . Adequate inpatient facilities, especially rooms and beds, indicate effective health services. Class II and III rooms are in good condition and there are no complaints.

Fourth. Strategic location of the health center

Strategically located health facilities can provide optimal BPJS services compared to doctor's offices and private clinics. Because community health centers encourage health-oriented development, empower communities, and provide first-rate health services. With a strategic location and easy access for patients, the puskesmas has organized individual and community health activities.

Second. Obstacle factor

Lack of Medical Personnel

BPJS patient health services at the Marbau Community Health Center include membership, administrative services, health services, adequate facilities and infrastructure, accuracy of fulfillment, and benefits. BPJS Health residents died due to inadequate health personnel, including a shortage of medical personnel. The daily flood of patients at the Marbau Community Health Center limits the services of doctors, nurses and pharmacists. Thus, work professionalism is disrupted. The number of officers serving patients is still small, the performance of officers must be improved to meet patient expectations. Stakeholders must prepare themselves well to overcome various problems, such as the quantity of human resources or medical personnel, so that the BPJS Health service program can run smoothly.

Lack of Counter Service

Administrative services demonstrate this through community involvement and restrictions that participants must follow to receive services. Problems with patients include the lack of counter service, which makes counter service take a long time. Not to mention the long registration procedure. Regional and Central Governments require special changes to provide excellent health services and adequate facilities to support their success, especially for BPJS patients, due to limited human resources or medical personnel and inadequate counter facilities.



Long queue for the counter or examination room

The problem is having to wait a long time to get health services. There is a long waiting period of around two hours or more, which includes taking a queue number, registering at the desk, sitting in the waiting room for treatment and examination, and collecting medication. If long procedures for providing health services like this do not change, people will feel dissatisfied and will choose other options or move to other health facilities.

Lack of Drivers and Ambulance Vehicles

BPJS patients are entitled to two categories of services, namely accommodation and ambulances which are included in the non-medical benefits category, and health services which are included in the medical benefits category. Only patients who are referred from other medical institutions and have certain criteria that have been assessed by BPJS Health at the Marbau Health Center are entitled to ambulance services. Based on the factors that hinder progress, the general conclusion that can be drawn is that the lack of human resources, namely medical personnel and facilities that must be able to function efficiently and effectively, is the cause of this problem.

As the center of national growth, the government must work together to overcome this challenge. BPJS must also monitor and evaluate the effectiveness of its offices in each region, especially the Marbau Community Health Center which provides health services to BPJS program participants. Patient satisfaction, effective health services, and reduced patient dissatisfaction are the main goals. Head of Marbau Community Health Center, dr. Rina Istarowati believes that the central and regional governments must work together to increase public awareness of health. This collaboration is important to prepare human resources, medical personnel, facilities and infrastructure.

Conclusion

First of all, the obstacle found in this research was in the process of providing BPJS services in accordance with standard operational procedures. Second, the comfort of the services provided by health facilities is satisfactory, but there are still obstacles in the form of long queues for patients to wait to be examined by a doctor. Lastly, it is related to the accessibility of health services provided by community health centers as health facilities. So far, obstacles in providing health services have been found to be a lack of human resources. However, based on information from the parties who provided information, the services provided were quite adequate. Apart from that, the availability of inpatient Services, the absence of variations in treatment or services, the absence of costs associated with providing health services to BPJS patients, and the strategic location of the health center are factors that support the success of these services. The lack of medical personnel, unavailability of counters, long queues in examination rooms, and unavailability of drivers and ambulances at health facilities are obstacles that cause the number of patients not to be served properly. In this case, the community who became informants expressed their dissatisfaction with several facilities available at the community health center. These facilities include the availability of only one ambulance and a limited number of staff, causing the number of patients coming to the puskesmas to increase. Apart from that, the informant expressed his dissatisfaction with the long queues at the counters and examination rooms. Effective measures of BPJS Health services at the Marbau Community Health Center include process, convenience and availability. This is a helpful indicator. In



conclusion, the health services for BPJS Health patients at the Marbau Health Center have been successful.

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