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JKN System Development Strategy as a Solution to BPJS Health Deficit at Abdoel Wahab Sjahranie Hospital

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ABSTRACT / ABSTRAK

The JKN system includes various types of health services, such as preventive services, health promotion, curative services, rehabilitative, and others. This study seeks to analyze the strategy of implementing the JKN system development as a solution to the deficit of BPJS Kesehatan RSUD Abdoel Wahab Sjahranie. The research used is qualitative research through Focus Group Discussion. The JKN system development strategy in overcoming the BPJS Kesehatan deficit at Abdoel Wahab Syahranie Hospital can be formed through internal hospital governance to overcome fraud in health action services at the hospital. The application of the swot analysis strategy can be realized through the hospital's annual work plan. Recommendations for further research can conduct research on the governance of BPJS claims in order to minimize fraud.

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1. INTRODUCTION

The National Health Insurance (JKN) is a system implemented by the Indonesian government to provide health protection for all people. This system aims to help people in overcoming the costs associated with health services, so that they can enjoy good health without having to worry about high costs.

The JKN system includes various types of health services, such as preventive services, health promotion, curative services, rehabilitative, and others. The system also includes different types of health facilities, such as hospitals, clinics, and physician practices.

To access health services through the JKN system, people must first create a membership by filling out a registration form and paying a premium. After becoming a member, the public can access various health services offered by the JKN system, both through health facilities and through health programs offered by the government.

The JKN system aims to provide health protection for all people without exception, including for the poor. Therefore, the JKN system also provides assistance for underprivileged people, such as assistance to pay premiums or other health care costs. Thus, the National Health Insurance system is a very important initiative for the government to assist the public in obtaining good access to health services, so that people can live healthy and productive lives.

There are several problems that are the background of the implementation of the National Health Insurance (JKN) system in Indonesia, including:

1. High cost of health services: The cost of health services in Indonesia is quite high, so many people cannot afford to pay these costs.
2. Unequal availability of health services: There are differences in the quality and availability of health services in different regions, so people in certain regions may find it difficult to obtain good health services.
3. Lack of access to health services: Many people find it difficult to access health services due to long distances or due to limitations in health facilities.
4. Lack of community participation in health financing: Many people do not have a good understanding of the importance of health financing, so they pay less attention to this.
5. Lack of synergy between government and private sector: Sometimes there is a lack of synergy between the government and the private sector in the development of health services, so the quality of health services is less than optimal.

With these issues in mind, the Indonesian government decided to issue Law No. 40 of 2004 on the National Social Security System, which covers health insurance for the entire community. The JKN system is expected to help people overcome problems related to health and improve their access to good health services.

A deficit is a situation in which the expenses of an organization or enterprise exceed income. In the case of BPJS Kesehatan (Health Social Security Organizing Agency), the deficit is related to a situation where financing for health services through BPJS Kesehatan is insufficient to finance all health services provided. The main cause of BPJS Kesehatan deficit is the difference between the amount of premiums received and the amount of costs incurred for health services. This is due to several factors, such as:

1. Low participation rate: The number of people participating in BPJS Kesehatan is still low, so the premium income received is still less than the cost of health services.
2. High cost of health services: The cost of health services in Indonesia is quite high, so it requires large financing to finance these services.
3. Inefficient financing: Sometimes there is inefficient financing in the BPJS Kesehatan system, such as financing services that are not in accordance with needs or duplicate service financing.
4. Lack of synergy between the government and BPJS Kesehatan: Sometimes there is a lack of synergy between the government and BPJS Kesehatan in terms of managing and financing health services, thus affecting the performance of BPJS Kesehatan.

To overcome the deficit problem, BPJS Kesehatan is trying to increase community participation rates, increase financing efficiency, and increase synergy between the government and BPJS Kesehatan. This study seeks to analyze the strategy of implementing the JKN system development as a solution to the deficit of BPJS Kesehatan RSUD Abdoel Wahab Sjahranie. The benefits of this research can certainly be a recommendation in hospital decision making in taking a strategic role to reduce the deficit of BPJS Kesehatan in Health Service Facilities, especially hospitals.

2. MATERIALS AND METHOD

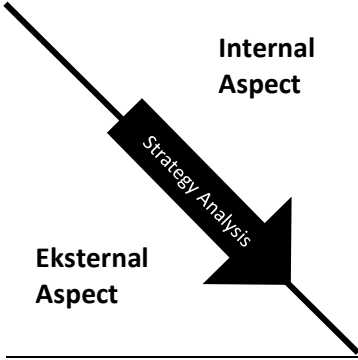
The research used is qualitative research. Qualitative research is a research method based on the philosophy of post-positivism, where the researcher is a key instrument, the source and sampling of data is intentional and snowballing, and data collection techniques are carried out by triangulation (combined), used to study the state of natural objects. (contrary to the experiment). Data Analysis is inductive/qualitative, and qualitative research results emphasize meaning rather than generalization.

The main informants in this study were the head of the health office, the head of facilities and infrastructure, medical and non-medical personnel who were interviewed to collect data. In addition to the interview, we also observed the current situation. The SWOT matrix is created from interviews and observations, and the results are analyzed. In addition, a group discussion (FGD) forum was also held to examine the JKN system development strategy as a solution to the BPJS Kesehatan deficit at Abdoel Wahab Sjahranie Hospital.

3. RESULTS AND DISCUSSION

This research was conducted at Abdoel Wahab Sjahranie Hospital for strategy analysis using SWOT Analysis (Strength, Weakness, Opportunity, and Threat):

TaBell 1. Strategic Analysis of JKN system development through SWOT analysis

		Streight	Weakness
	Internal Aspect	Leadership commitment Existence of Resources manusia yang memadai The existence of clear service procedures	Low awareness and initiative of employees Low employee understanding of the JKN system Non-identification of Fraud in the implementation of BPJS in hospitals Non-identification of Fraud in the implementation of BPJS in hospitals
	Eksternal Aspect	It is a BLUD Hospital	
		Streight Opportunity Strategy	Weakness Opportunity Strategy
Opportunity		<ul style="list-style-type: none"> • Policy on BPJS claim procedures through controlled services/actions • Holding HRK in monitoring BPJS claims 	<ul style="list-style-type: none"> • Implementation of education and training related to the BPJS implementation system in hospitals • Availability of fraud identification procedures in the implementation of BPJS in hospitals • The availability of an integrated information system through the implementation of the BPJS implementation system in the hospital
	Threat	Streight Threat Strategy	Weakness Threat Strategy
	<ul style="list-style-type: none"> • Government Policy on standard inpatient classes • Ever-increasing technology 	<ul style="list-style-type: none"> • Establishment of clear procedures in hospitals regarding standard inpatient classes • Prepare sufficient budgeting in order to organize inpatient classes • Prepare planning and budgeting for the procurement of integrated information technology in hospitals 	<ul style="list-style-type: none"> • Carry out education and training activities regarding standard inpatient classes and their latest policies • Carry out education and training activities on the development of the latest technology • Preparing internal technology related to fraud identification through the digitization process

- Implement an integrated system involving several units
-

a. Strength (streght) and opportunity (opportunity)

Strength is an internal condition of the organization that is able to strengthen / encourage the operational activities of the organization. Abdoel Wahab Sjahranie Hospital is a hospital that is a secondary referral center in East Kalimantan. The results of the focus group discussion efforts that can be made in this case to build a good system to overcome the deficit of BPJS Kesehatan in general certainly require various strategies as health service facilities. Some of the main points conveyed in the results of this study are through the existence of a Hospital policy that regulates the procedure for claiming BPJS Kesehatan for controllable services/actions, with the procurement procedure for HRK to the Health Insurance Administration at BPJS Kesehatan.

Research by Taufiq, A. R. (2019) that the application of appropriate and clear standard procedures will be oriented towards orderly services and service performance will increase, then through the above research with clear procedures in the application of the principles of the JKN system in hospitals through administrative order with the existence of a proficient Health Human Resources West Sumatra will be able to identify and control actions of false claims.

b. Weakness and Opportunity

Weakness is an internal condition that becomes a deficiency that is considered not optimal in the organization. Conditions that have not been maximized are then analyzed to become a new force in organizational dynamics. The National Health Insurance System, in this case through the health social security organizing agency, seeks to provide maximum services through a plenary health financing scheme. The implementation of the JKN system in health service facilities is still experiencing problems that can cause a deficit in BPJS Kesehatan, in this case the high rate of fraud in claiming actions in hospitals. Abdoel Wahab Sjahranie Hospital seeks to minimize the potential for fraud through an organized system with considerable opportunities that await in the future.

The results of the interview resulted in several strategies on how to overcome weaknesses through potential opportunities going forward. The visible weakness is that the hospital information system has not been optimally integrated, making it difficult to control BPJS claim reports per action. So in this case, the strategic step that was initiated was the availability of an integrated hospital information system both in hospital management services and medical services in hospitals. Furthermore, there is an opportunity for Health Human Resources in Hospitals that handle the BPJS Kesehatan claim system to participate in the BPJS Kesehatan education and training management system control program.

Research conducted by Zarlis, D. (2018) governance in reducing fraud in health services in hospitals can be done through internal control of hospitals and even through internal administrative information systems.

c. Strength and Threat

Strength must answer such challenges that is the interpretation of power that organizations must be able to translate. Inseparable from the threat The hospital must

also be able to assess the level of threat externally which may have an impact on the hospital's constellation. In 2022, the external threat of more hospitals is the policies that regulate it, one of which is the national demand for the implementation of Standard Inpatient Classes. As we know before, the Hospital holds the concept of a hospital class division consisting of Class I, II, III Rooms, where all three have different class facilities according to the premium units paid. The discourse of unification of inpatient classes through the upcoming system will certainly lead to the contalation of hospital facilities that have been designed for a long time.

As a referral center hospital, of course, Abdoel Wahab Sjahranie Hospital must be able to follow the development of its policies so that it can continue to be a reference in the community. So with the existing strengths the most appropriate strategy with the form of a hospital that has been in the form of a Regional Public Service Agency. So Abdoel Wahab Sjahranie Hospital must provide proper budgeting in designing a standard inpatient class system.

d. Weakness and Threat)

Weaknesses and threats are the points that must be addressed by finding the right strategy in minimizing losses in the BPJS Kesehatan deficit. The results of this study stated that in minimizing threats and weaknesses that can weaken the organization, namely through the implementation of education and training for health human resources working at Abdoel Wahab Sjahranie Hospital. Education and training on standard inpatient classroom governance, as well as information technology and being able to hold a digitization system in identifying potential fraud that can harm BPJS Kesehatan.

Cheating can happen if it has three things, namely pressure, opportunity and rationality or seeking the truth. So in this case, the importance of strategy in structuring the administrative governance of the hospital internally and controlled.

4. CONCLUSION

The strategy of developing the JKN system in overcoming the deficit of BPJS Kesehatan in Ru mahSakit Abdoel Wahab Syahranie can be formed through internal hospital governance to overcome fraud in health care services in hospitals. The application of the swot analysis strategy can be realized through the hospital's annual work plan. Recommendations for further research can conduct research on the governance of BPJS claims in order to minimize fraud.

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