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## **The Perception of BPJS Users on The Hospitality Services of a Private Hospital in Denpasar**

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### **ABSTRACT**

The government through the Ministry of Health (Kemenkes) issued a new program to provide health social security for the community through *Badan Penyelenggara Jaminan Sosial Kesehatan (BPJS)* or Social Insurance Administration Organization. Problems that are often encountered by BPJS users are complaints of the nursing care provided and complaints of the charges of treatments that are not free. The services provided tend not to meet patient satisfaction, some *BPJS Kesehatan* participants get less than optimal services. This study aims to describe and analyze the perceptions of BPJS users on the hospitality service of a private hospital in Denpasar. The qualitative descriptive research method involved ten respondents consisting of five patients and five families of patients using BPJS Kesehatan. The data analysis technique used interactive analysis. The results showed that Puri Raharja Hospital (RSPR) Denpasar was classified as good according to the patients with BPJS service, the good services include its administrative services, nursing, and medical services including the good, friendly doctors and nurses. Furthermore, according to the families of the BPJS service patients at RSPR Denpasar, the services were considered as good enough, but there are several complaints and difficulties faced, resulting in a feeling of dissatisfaction of the services provided. The conclusion from the research on the perception of BPJS users on the hospitality service of a private hospital in Denpasar shows that the BPJS services at RSPR Denpasar are categorized as good; the services include administrative, nursing, medical, and pharmaceutical services. However, there are some complaints from BPJS users regarding the existing facilities at the RSPR.

**Keywords:** Hospitality, Nursing, BPJS Users

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**BACKGROUND**

The central government through the Ministry of Health (Kemenkes) issued a new program to provide social health insurance for the community through BPJS. BPJS aims to realize the implementation of the provision of a guarantee for the basic needs of a decent life for each participant or family member. Social security funds are used entirely for program development and participant interests (Vianti, 2016). The National Health Insurance Program guarantees several health services in several health facilities in collaboration with the Social Security Administering Body (BPJS). Following Law Number 44 of 2009, the hospital as an advanced level referral health service organizes complete individual health services that provide inpatient, outpatient, and emergency services. The government is targeting that in 2019 all people will receive health insurance (BPJS).

The existence of a national organizing agency gives new hope for the community regarding the quality of health services provided. The quality of service can be perceived as good and satisfying to patients if it is following or exceeding the expected services and vice versa. The quality of service is perceived as bad if the service received does not fulfill the expectations of Hospitals' services, as regulated in Law No.44 of 2009 in their implementation in the field must provide good service. Provision of inpatient, outpatient, and emergency services are carried out with human values, ethics and professionalism, benefits, justice, equal rights, and anti-discrimination, equity, protection, and patient health. It also has social functions so that public access to health's services and safety protection is getting better. Thus, hospitals' role as health facilities in the JKN or National Health Insurance era is to provide quality services. It is one of the tools used to measure the service organizations' performance (Thrabrany, 2014).

Data from *BPJS Kesehatan* in the Bali region as of 1 December 2019 shows that the total coverage of people who have participated in Universal Health Coverage (UHC) is 95.54% or 4,048,156 people or Balinese people who have participated in the National Health Insurance program managed by BPJS from a total of 4,236,983 people. The distribution of participants is based on class as of December 1, 2019, with the distribution of class I totaling 536,368 people, class II totaling 976,465 people and the remaining class III totaling 2,535,323 people. The imbalance in the large number of JKN-KIS BPJS health participants compared to the number of health facilities has made all health service places flooded with patients and created long queues.

Problems that are often encountered by BPJS users are complaints of the nursing care provided, and the complaints of the cost of services that are not free. The services provided tend not to meet patient satisfaction, some *BPJS Kesehatan* participants did not received optimal services. Another fact to highlight is the availability of drugs in hospitals that provide *BPJS Kesehatan*. There was a case of the hospital only gave few part of the medicine from a prescription made by a doctor, while the rest of the prescribed medicines had to be purchased at a private pharmacy (Wijaya, 2018). Meanwhile, Fuzna's research on patient satisfaction with BPJS services carried out at Permata Medika Hospital Semarang, shows that 56.56% of respondents are satisfied with fast and appropriate action for examination, treatment, and medical care (Fuzna, 2014).

The hospital is a service business unit that provides social services in the clinical medical field. A hospital is a place that makes efforts to improve health, prevent and cure disease, and restore health. The management of the hospital business unit is unique. Apart from being a business unit, the hospital business also has a social mission that plays a critical role in public health. Puri Raharja Hospital (RSPR) is a private hospital and is the

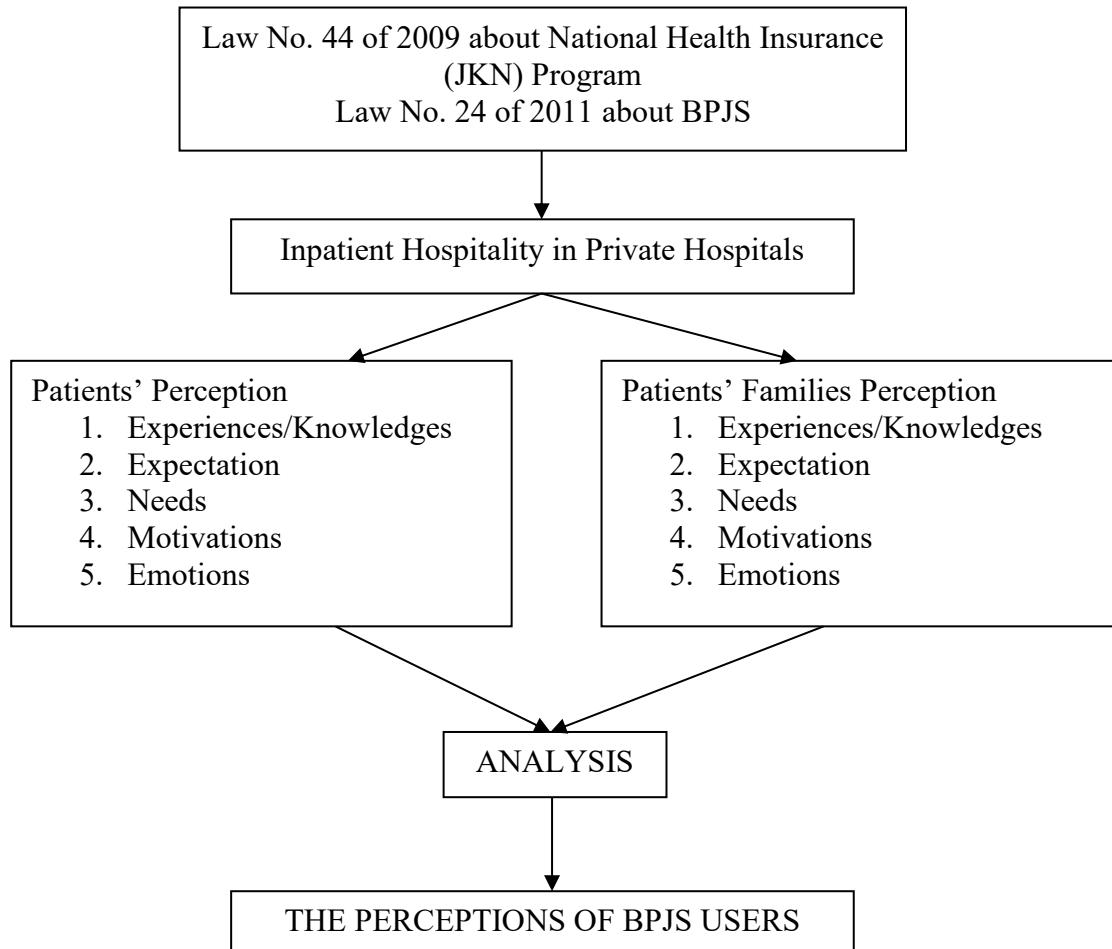
C hospital in Denpasar. The motto of RSPR “Friends of Healthy Living” RSU Puri Raharja has supported the government's program to make Universal Health Coverage (UHC) a success by becoming one of *BPJS Kesehatan* partners in serving the National Health Insurance (JKN) participants. Apart from serving JKN participant patients, it also serves general and cooperative patients. Hospitals are required to always maintain trust by improving service quality to increase patient satisfaction. The hospital is not only for accommodating the sick ones, but they must pay more attention to the satisfaction aspects for its service users, in this case, the patient. Data on patient visits and bed occupancy rate (BOR) at RSPR in 2019 is 65% (2019 report)

Forms of effective service and service providers often have different perceptions. Patients interpret services have good quality and efficient if it is comfortable, pleasant, and the staffs are friendly. Some conditions indicate problems of quality and effectiveness in the hospital. For instance, if there are many complaints from health service users. They are usually the targets of the attitudes and actions of doctors or nurses, the attitude of administrative officers, this is also not suitable with Gespersz's theory in Hardiansyah (2011: 51) which is related to the courtesy and friendliness provided by health care workers, which overall gives the impression of satisfaction to patients. Meanwhile, the provider defines quality and efficient service if the service is following government service standards. The existence of these differences in perceptions often leads to complaints about services.

Based on the background of these problems, this study is intended to determine the perceptions of BPJS users in inpatient services at private hospitals in Denpasar.

## **METHODS**

This study used a qualitative descriptive research design. The research location was at Puri Raharja Hospital Denpasar. The sample used consists of 10 people, 5 patients and 5 families of BPJS users. The National Health Insurance Program (JKN) aims to ensure that participants benefit from health care and protection in meeting basic health needs. The JKN program provides health insurance to several health facilities in collaboration with the Social Security Administration (BPJS), one of which is the Puri Raharja Hospital (RSPR). There are several health services owned by RSPR that are also guaranteed by the BPJS program, namely administrative services, medical services, nursing services, and medical support services. The health services provided by the hospital are a stimulus for patients in perceiving health services that patients have received while being treated when they become patients at RSPR. Besides, internal and external factors also influence the patients' perceptions. The following is a theoretical framework for this research:



**Figure 1**  
Research Framework

## RESULTS

### The perception of BPJS users in RSPR Denpasar

Researchers described the data obtained from in-depth interviews with BPJS patients who were treated at the RSPR. Researchers have interviewed several informants, namely several patients who were treated at the RSPR using the BPJS health insurance.

The first informant was patient 01. The researcher met the informant on October 10, 2020 at 10:00 a.m. The researcher explains the research objectives. The researcher provides the information sheet and consent as an informant, and the patient reads seriously the contents of the sheet and signs the consent form as an informant. Patient 01 asked the system researcher in data collection, the researcher explained that during the interview process a voice recording and photo taking would be carried out at the end of the interview as a document that the interview was indeed carried out.

Furthermore, the researcher conducted an interview process by asking questions to patient 01 about *BPJS Kesehatan*. In the interview patient 01 stated that:

“.....*BPJS Kesehatan* is insurance from the government for the community. For three days, the service was felt good, starting from the time of administration to receiving treatment ..... The nurses who handled were friendly, kind and nimble. The doctor who handles it is very professional. In terms of facilities and infrastructure it is still lacking

because the CT Scan tool is damaged so that it must be checked at another hospital, but in general the service is good. No problems were experienced during treatment. The hope is that in the future the service will be even better, one of which is to equip and repair facilities and infrastructure that do not yet exist or are damaged, .....

The interview ended by taking a group photo as documentation of the interview. The same was done with other informants until all data was collected.

### **Perceptions of BPJS Patients Families**

The next interview was conducted on 12 November 2020 at 14.30 WIB with the patient's family who was being treated with BPJS guarantees, namely informant 06. When he was met, he was beside the patient. Researchers ask permission so that patients and families can take the time to become respondents in this study. The researcher begins by explaining the research objectives. The researcher provided the informed consent sheet, and he read the contents of the sheet then he signed the consent form as an informant. Furthermore, the researcher conducted an interview process by asking questions to informants 06 according to the list of questions that had been prepared.

In the interview, informant 06 stated that:

“..... BPJS is an abbreviation of the National Health Insurance Administration which was presented by the government to provide health costs to the public. The reason for seeking treatment at the RSPR is because there is a family who works in this place so that they can be helped. Administrative service is good. Nursing service is also good. The doctor was friendly and very informative. All circumstances and the treatment plan are explained in detail so that the patient is not anxious. The drugs given are sometimes not covered by BPJS, but the family does not mind paying because the amount is not too expensive. In terms of facilities and infrastructure, it is lacking because there are laboratory examinations that must be examined outside the RSPR. However, in general the service is as expected. In the future, so that it can serve all patients and facilities that are less immediately equipped such as CT-Scan .....

The interview ended by taking a group photo as documentation of the interview. The same was done with other informants until all data was collected.

## **DISCUSSION**

### **The perception of BPJS users in RSPR Denpasar**

The results of the study showed that RSPR Denpasar is a private hospital that serves BPJS patients. BPJS is one of the Indonesian government programs that replace the role of health insurance for the community and is expected to be even better than health insurance, which was previously unable to become a health insurance provider that provides complete services to the community (Ministry of Health, 2014). BPJS was formed to administer social security programs in Indonesia according to Law Number 40 of 2004 and Law Number 24 of 2011. Every Indonesian citizen and foreigner who has resided in Indonesia for at least six months must become a member of the BPJS (Ariyanti, 2013).

The patient understands that the BPJS is government-owned health insurance for the community. In its implementation, BPJS services at RSPR Denpasar are classified as good. The services include administrative services, nursing, and medical services including good, friendly doctors and nurses. The patient stated that their reason for seeking treatment at RSPR Denpasar was mostly because the hospital is close to their house and based on the suggestion of their relative

According to Nurlinawati & Rosita (2018) in their research entitled JKN participants' perceptions of referral health service providers (a qualitative study of JKN participants' perceptions at Puskesmas Kota Depok) said the public perception of health services at Puskesmas X was quite good, this included registration procedures, pharmaceutical services, and laboratories and referral services, but public perceptions of health workers (doctors) in Puskesmas are still not good. Public perception of health services implementation at referral hospitals is not good because the services provided by the hospital are still far from the expectations of the community.

The obstacles faced by BPJS patients at RSPR Denpasar regarding the service include the drugs that were not covered by BPJS, as a result, the patients had to buy them outside. Apart from that, the facilities and infrastructure were considered to be incomplete, such as laboratory examinations. The sample had to be sent outside so that it needed more time, damaged CT scans so that some patients who needed CT scans had to be sent out of the hospital, and parking problems for limited visitors.

The infrastructure and infrastructure elements are the facilities needed by an organization to carry out all activities that have been planned to achieve organizational goals. The means for the implementation of a national health insurance program are all infrastructure facilities that support the smooth running of the program (Muninjaya, 2004).

Research by Wati, et al. (2019) entitled Analysis of the Service Quality of the National Health Insurance Program in the Inpatient Room of Hospital X, Kerinci Regency mentioned the analysis that had been carried out from the findings showed the lack of infrastructure in the treatment room. They needed to add and repair these infrastructures to improve patient comfort during treatment so that the value of satisfaction with the services of X Hospital in Kerinci Regency also increases better.

Another obstacle related to facilities and infrastructure includes damaged CT scans. Some efforts have been made to repair the facilities by the hospital but it does take time in the process. Obstacles related to laboratory examinations that are unable to carry out certain types of examinations are also natural, especially since RSPR is a type C hospital that has limitations. This was circumvented by working with a more comprehensive external laboratory so that the need for laboratory examinations for all patients could be carried out.

### **Perceptions of BPJS Patients Families**

The families of patients who are treated using BPJS can also feel the BPJS services because the families are also involved. In general, the patient's family has a positive opinion about *BPJS Kesehatan*. *BPJS Kesehatan* helps in alleviating medical expenses that must be paid by the families.

The Social Security Administration (BPJS) has several benefits for the community. The benefits are presented in the form of affordable premiums, the application of principles of quality and cost control, social health insurance that guarantees the certainty of sustainable health service financing, and social health insurance that can be used throughout Indonesia. (Ministry of Health RI, 2014).

BPJS services at RSPR Denpasar are considered to be quite good, but there are still some complaints and difficulties faced. Sometimes the expectations that the patient and family expectations are not following the reality in the field, resulting in dissatisfaction with the services provided.

The lack of public knowledge about insurance and the procedures for becoming a BPJS participant is the cause of the lack of public understanding of the BPJS. Therefore, it is BPJS who must conduct socialization to the community. However, the people who

have not registered to become members of the BPJS must immediately register themselves, because this national program helps the community, especially in the health sector (Tyas, 2014).

In line with Fuzna's research on patient satisfaction with BPJS services carried out at Permata Medika Hospital Semarang in 2014, it shows that 56.56% of respondents are satisfied with prompt and appropriate action for examination, treatment, and medical care (reliability) (Fuzna, 2014).

## CONCLUSION

From the research that has been carried out at RSPR Denpasar, the results show the perception of BPJS users in inpatient services at private hospitals in Denpasar, namely that BPJS services at RSPR Denpasar are included in the good category, including administrative, nursing, medical and pharmaceutical services. However, there are still some obstacles that BPJS users complain about regarding the existing facilities at the RSPR. BPJS users hope that in the future BPJS services at RSPR Denpasar can be improved so that RSPR Denpasar will be even better in the future.

Further research is recommended to include several things that have not been covered in this research, namely: this research is a qualitative descriptive study involving the interpretation of the researcher, so it does not rule out that there is an element of subjectivity in it, to avoid this the author has triangulated the data collection in the form of interviews, observations and documentation, it's just that future researchers are expected to be able to collect data with a focus group discussion (FGD) to get better results.

## CONFLICTS OF INTEREST

The authors have no conflicts interest to disclose.

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