



Factors Affecting the Effectiveness of Regional Health Insurance Services in North Buton Regency

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Abstract

The National Social Security System aims to guarantee the health of all Indonesian people in stages. This study aims to examine the factors that influence the effectiveness of regional health insurance services in the North Buton Regency. The research data collection techniques used three approaches, namely observation, interviews, and documentation which were then analyzed using a qualitative approach. The results of the study indicate that the facilities and infrastructure as support for health insurance services are not adequate, the internet network is not optimal, and the apparatus resources are not adequate. In general, this study can conclude that the effectiveness of regional health insurance services in the North Buton Regency is not adequate.

Keywords: *Effectiveness; Health Insurance; North Buton*

1. Introduction

The government has a responsibility to ensure that every citizen has equal opportunities for the health services needed regardless of religious background, ethnicity, gender, and socio-economic level. health services for the poor the government has established the Jamkesmas program which guarantees the poor and unable to obtain health services (Taringan & Dangkoa, 2011; Rohadanti *et al.*, 2012). The role of local governments to administer the Social Security System has been strengthened by the granting of a judicial review of Law no. 40 of 2004 concerning the National Social Security System (NSSS) by the Constitutional Court of the Republic of Indonesia.

The cost of implementing the program comes from provincial and district/municipal funds whose management varies, some of which are handed over to PT. Askes, as well as the Provincial and District Health Offices. This program is held to realize comprehensive health services for people in areas that are not yet covered by the central government's health insurance program (Jasa *et al.*, 2013). In essence,

public health services are the responsibility of the central government and local governments (Misnaniarti, 2013). Local governments are obliged to contribute to producing optimal services (Aulia, 2014; Suncoko, 2019).

Until now, health insurance services for the North Buton Regency area have not been known in detail or comprehensively whether they run optimally or not. Because, there are still facts that show that the implementation of the program at the field level has not been effective and there are still weaknesses and deviations from the provisions of the program implementation that have been set (Novita & Fadila, 2014; Sriyani, 2016; Purnomo, 2018). This can be seen, among others, from the complaints from the community of Jamkesda participants about public hospital services, it is still often difficult to obtain services, services that are not optimal, refusal of hospitalization, unclear cost burdens, and service procedures are still complicated, as well as administrative-technical requirements, which is still burdensome to society (Pipa *et al.*, 2015; Maulidna *et al.*, 2016).

Various improvement efforts have been made by the government to improve Jamkesda services. However, there are still many problems, especially at the research location in North Buton District Hospital. Thus, through this research, we will examine the factors that influence the effectiveness of regional health insurance services in the North Buton Regency.

2. Research Method

The study used qualitative methods because the purpose of the study was to determine the factors that influence the effectiveness of regional health insurance services in North Buton Regency, especially in the General Hospital of North Buton Regency. Data collection techniques are carried out by triangulation or inductive and emphasize meaning rather than generalization. The source of research data is in the form of sentences and actions so based on these considerations, data collection from informants was carried out through in-depth interviews regarding regional health insurance services in North Buton Regency.

Determination of respondents using purposive sampling technique (Sugiono, 2017) with the distribution of respondents as many as 24 people consisting of the Head of the Regional General Hospital (RSUD) (1 person), Hospital Employees (10 people), Jamkesda participants (20 people), and elements of the North Buton Branch BPJS officials at the RSUD (3 people). Furthermore, the results of the interviews are managed by synthesizing data in a sentence to find and find patterns of research results.

3. Result and Discussion

The implementation of service tasks in the organizational structure does not always run as well as we expect, sometimes in its implementation government officials experience obstacles or inhibiting factors (Tawai & Franata, 2018). But besides that, some factors support the service procedure (Sayekti & Sudarwati, 2010). Likewise, the implementation of government services in other areas. The implementation of the service effectiveness of regional health insurance services in North Buton Regency is influenced by several factors, both factors that support the course of services and factors that then become obstacles to the service itself.

3.1 Citizen's Awareness

Public awareness related to readiness to get regional health insurance services has not been maximized (Widiastuti, 2017). Many people who go to the hospital for treatment do not bring the equipment needed by health workers (Widada *et al.*, 2017). Whether it's completeness such as a health insurance card for North Buton Regency as well as other supporting administrations. There are even

people who have not been registered as participants in the regional health insurance but have asked to be included in the regional health insurance. Our interview with several respondents, one of them Resy Aryani, revealed that:

“Many people who come for treatment but do not bring a BPJS card or other supporting administration, in the end, we cannot serve and we suggest registering for BPJS or changing BPJS independently to regional BPJS” (Interview, 10 June 2022).

The results of interview excerpts show that public awareness of service recipients is still minimal. The behavior of people who receive regional health insurance services does not yet have awareness. There are still many people at the time of treatment who do not bring completeness such as regional health insurance cards, identity cards, family cards, and other accessories. Public awareness is meant to be aware to prepare everything that is a requirement to carry out a regional health insurance service business. Public awareness in the context of service effectiveness is needed. With the existence of public awareness, of course, officers will provide services enthusiastically as long as the necessary conditions can be met.

Public awareness to prepare the administrative requirements needed for treatment is very necessary. Because the administrative requirements are not complete, the health workers do not dare to take medical action before the patient prepares the administrative requirements and becomes the public's concern. The government must also socialize this matter to raise the collective awareness of the community to prepare all administrative requirements in carrying out treatment through regional health insurance. The Director of the North Buton District General Hospital explained that:

“Many people do not change their independent BPJS card to the regional government's BPJS and later when a disaster occurs, either illness or an accident, they will manage or transfer their independent BPJS card to a regional health insurance card (Interview, 13 June 2022)”

The results of interviews conducted some people have a level of awareness related to the implementation of regional health insurance is quite low. This is one of the factors that also influence the implementation of the task of providing health insurance services for the North Buton Regency, namely the public awareness factor.

Based on observations in the field, some people do not know about the regional health insurance program, including the mechanisms and requirements for having a regional health insurance card, and even people do not understand how to administer regional health insurance, which should be mandatory for the community. This situation cannot create cooperation between government officials and the community, it should be able to create good relations or cooperation (Amir *et al.*, 2018).

3.2 Facilities and Infrastructure

Infrastructure in public services is the most vital thing. The infrastructure of the North Buton District public hospital is not sufficient and has implications for the North Buton District health insurance service, especially patient care using online services. The online service certainly has problems because there are still many patients and hospitals who are constrained due to the lack of a good internet network. So that the services provided by the hospital are not optimal.

Completeness of good infrastructure is very important in creating customer satisfaction (Semaun & Juneda, 2018). Completeness of infrastructure facilities is necessary for the regional general hospital of North Buton Regency because it will have implications for the satisfaction of regional health insurance participants. The results of an in-depth interview with Mr. Sumardin who served as a staff serving regional health insurance at the North Buton District General Hospital said that:

“The internet network in North Buton Regency is not good, especially for data collection purposes related to regional health insurance (Interview, 15 June 2022)”

Facilities and infrastructure will be a supporting factor in supporting public services because equipment and workspace are needed as well as public service facilities, such as waiting rooms and adequate parking spaces. Facilities related to regional health insurance services in the form of availability of hospital equipment, availability of drugs and other health facilities, supporting facilities such as the internet, and so on. Although health care institutions have been equipped with adequate facilities and infrastructure but are not functioning to the maximum extent possible to serve patients, they will be less able to provide satisfaction to patients.

Health service infrastructure can be defined as a collaborative process of utilizing all health facilities and infrastructure effectively and efficiently to provide professional services in the health sector (Yudiansyah *et al.*, 2018), including inputting data into the national health application (Putri & Rahmawati, 2022). Due to the poor internet network in North Buton, the collection of health service data is disrupted due to an inadequate internet network, to overcome this, the North Buton Regency government should create a special network to avoid poor internet networks.

“The condition of the infrastructure of the North Buton District public hospital is quite good although there are still some buildings that need to be renovated (Interview, 16 June 2022)”

The results of these interviews indicate that officers providing regional health insurance services are still disrupted due to internet network problems, especially inputting data on the Regional Health Insurance of North Buton Regency.

3.3 Apparatus Resources

The implementation of regional health insurance services in the North Buton Regency must have adequate apparatus resources. The resources are referred to in the form of the ability of hospital directors and staff to implement duties in facilitating the community in health services. In terms of educational resources, the staff of the North Buton Regency general hospital has an average of D3, S1, and News education. The results of an in-depth interview with one of the hospital employees (Mrs. Nur Santi) explained that:

“The education level of the staff at the North Buton general hospital is on average an education of Strata 1, Nurses and D3 (Interview, 17 June 2022)”

The composition of the staff with an average of D3, S1, and Ners education should be able to carry out the regional health insurance service process in North Buton Regency properly by existing regulations. The implementation of a service is largely determined by the quality of the individuals involved in the implementation of regional health insurance services. A policy certainly requires implementers to support the implementation of the policy properly (Purnamasari *et al.*, 2019). Without personnel to carry out a program, any policy cannot run and only remains as a document without any realization (Solechan, 2019).

The education staff at the North Buton District general hospital averaged D3, S1, and Ners education, but the implementation of social security services has not been implemented properly. Many activities should have been carried out but have not been implemented. This is like an interview with Mr. Sumardin that:

“Service claims from March to April 2022 have not been disbursed. It should have been disbursed because the service has long been carried out by the North Buton Regency general hospital (Interview, 17 June 2022)”

The results of interviews with several sources show that there are still employees who do not master information and technology. Thus, technical personnel inputting data often experience obstacles. This was clarified by the results of an interview with Mrs. Hasnawati a health data collection staff who explained that:

“Lack of input technical personnel who master technology and information so that inputting problems occur (Interview, 17 June 2022)”

Based on the results of the research, the personnel resources of the North Buton Regency general hospital are not adequate. This can be seen from the inability of hospital employees to operate online-based Jamkesda participant biodata filling. Providing maximum service to the community is very much needed and naturally, government officials have reliable quality human resources (Saputra *et al.*, 2015). The resources owned are very influential in the implementation of regional health insurance, but these resources must be managed properly (Riyadi, 2019). The problem faced by implementing regional health insurance services is the lack of resources owned by officials who carry out regional health insurance services in the North Buton Regency.

4. Conclusion

Public awareness of regional health insurance services is still quite minimal related to the preparation of administrative needs as well as infrastructure as a support for health insurance services which are also inadequate. In addition to these two factors, there are other factors including the internet network needed by employees in inputting data for regional health insurance recipients that are not good enough as well as the resources of regional health insurance service implementers who are less skilled in using computer media in the process of inputting regional health insurance data.

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