

## ICASH-A112

### PATIENT SATISFACTION ON NATIONAL HEALTH INSURANCE (JKN) SERVICES

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#### ABSTRACT

**Background:** The National Health Insurance (JKN) is an insurance system that guarantee all of Indonesian people can access the health services. By registered as a JKN member, people can access and get treatment in health facilities that collaborate with JKN. Measuring the quality of JKN services can be done by measure the patient's satisfaction on JKN. This study aims to determine the factor of patient's satisfaction with JKN services.

**Methods:** This study was a systematic review used PRISMA guidelines. Data obtained from electronic database of Google Scholar that published in 2019 and used Indonesia language. The keywords that been used was satisfaction with JKN services to find the relevant articles.

**Results:** The search found 968 articles from Google Scholar database. Articles that did not fulfil the inclusion criteria must be excluded. Totally, 7 articles that contained patient satisfaction with JKN services in hospital had been chosen to analyzed in this study. These articles showed that patient satisfaction with JKN services influenced by some factors such as tangible, reliability, responsiveness, assurance, and empathy.

**Conclusion:** Factors influenced the patient's satisfaction with JKN services in hospital were tangible, reliability, responsiveness, assurance, and empathy. These factors influenced by the quality of the hospital services. To increase the patient's satisfaction, hospital must improve and develop facilities and quality of the hospital services.

Keywords: Patient satisfaction, National Health Insurance, JKN, health services

### INTRODUCTION

WHO has stated that Universal Health Coverage (UHC) is the most important issue for developed countries and developing countries in the health sector. The central government is committed to achieving UHC by 2019 as projected in the National Health Insurance Road Map or National Health Insurance Program. According to GTZ.AUSAID (2012) in Yandrizal et al. (2015) stated that the National Health Insurance Program gives equal rights to all participants both in accessing resources in the health sector and obtaining safe, bermumum and affordable health services so as to ensure the welfare of Indonesian citizens so that they can produce well and do not think they are poor when falling ill [1].

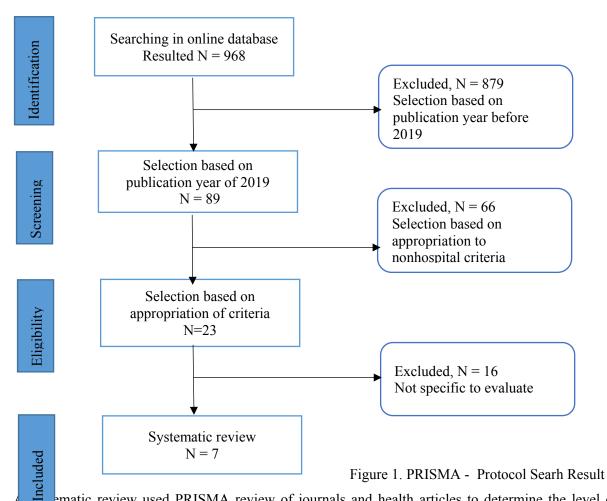
The National Health Insurance has been implemented since 2014 as a health service guarantee program for all Indonesians with an insurance system. Coupled with the coverage target that all Indonesian people will become participants of the National Health Insurance through Universal Health Coverage. The Social Security Organizing Agency (BPJS) is a public legal entity formed to organize social security programs. BPJS Kesehatan is a legal entity formed to organize health insurance programs. All



Indonesian residents must become health insurance participants managed by BPJS including foreigners who have worked for a minimum of six months in Indonesia and have paid contributions [3].

However, behind this goal, it is also best not to forget a review of the achievements that have been obtained during the five years running of this National Health Insurance to see the quality of healthcare in Indonesia after National Health Insurance launched. i. One of many indicators that has an impact is patient or participant satisfaction with health services obtained as participants in the National Health Insurance. Satisfaction is someone's pleasure that comes from a comparison between the pleasure of activities and a product with expectations. Customer satisfaction is based on fulfilling or exceeding customer expectations<sup>3</sup>. Patient satisfaction as a service user is one indicator in assessing the quality of care in hospitals. Quality health services must be based on patient preferences, expectations and needs. Thus healthcare provider in providing health services must be carried out effectively and efficiently [3].

### METHOD



A matter ematic review used PRISMA review of journals and health articles to determine the level of satisfaction of JKN participant patients on the health services they get. The question is how success is this program in providing healthcare services. The inclusion criteria used were patient satisfaction with JKN services, article publication in 2019, after 5 years JKN operated to see the outcome after five years services, while the exclusion criteria used were abstract articles, articles using English, and the articles displayed were not full text, publications before 2019. Article search is limited to articles in Indonesian that are accessed from internet searches from the Google Scholar database. Result from searching in



online database was 968 articles. Exclusion for data before 2019 resulted 89 articles. Exclusion on appropriation to non hospital criteria resulted 23 articles. Exclusion on not specific to evaluate resulted 7 articles.

### RESULTS

Based on the search results obtained 968 articles related to patient satisfaction with JKN services. Of the 968 articles then screened according to the inclusion and exclusion criteria in the form of publications in 2019, the remaining 89 articles were published in 2019. Then re-screening based on exclusion criteria, which studies were not conducted at the puskesmas, the remaining 23 articles. Of the 23 articles, 7 articles were considered the most relevant, for further review.

The research that was reviewed consisted of several studies conducted in several regions in Indonesia. From the seven journals, it was shown that patients who were guaranteed JKN were satisfied with the services provided by doctors and nurses, satisfied with empathy given by doctors and nurses who served, feeling satisfied in terms of guaranteeing patient care, satisfied with the quality of services provided to patient. However, there are still patients who feel dissatisfied with the services provided in terms of responsiveness of service providers and in terms of the doctor's time freedom.

Data extraction is done by analyzing data based on the author's name, title, purpose, research method, and results, and then conclude those result into one conclusion. The results of data extraction can be seen in Table 2.



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Table 1. Data Extraction Results

No	Author/year		Title	Journal	Purpose	Methode	Result
1	Arnindiah Safriantini 2018.	N, D.	Satisfaction analysis of inpatients of National Health Insurance participants at Siti Khadijah Islamic Hospital Palembang.	Health Journal	Knowing the satisfaction of JKN guarantee patients against inpatient services.	Quantitative analysis with cross sectional design. Number of samples is 73.	On average, 54.8% of JKN participants felt satisfied with the services provided.
2	1	A, EC, FRR	Relationship of Participants Characteristics of Healthy Indonesia National Card Health Insurance (JKN-KIS) with Patient Satisfaction at the Internal Medicine Polyclinic at Pancaran Kasih Hospital, GMIM Manado.	Public Health Journal, Vol 8, No 1.	Knowing the characteristics of JKN guarantee participants with patient satisfaction with the services provided.	Quantitative research with descriptive analytical survey method, cross sectional approach. Number of sample is 100.	Most patients are satisfied with health services that are obtained mainly on the dimension of assurance and empathy.
3		DN, TC.	Service Quality with JKN Participant Satisfaction in the Inpatient Room of Condongcatur Sleman Hospital.	Public Health Journal, Vol.12, No.1, 2019	Knowing patient satisfaction with the quality of health services provided.	Quantitative research with cross sectional design. Number of sample is 56	The average patient is satisfied with the services provided especially on the guarantee dimension.
4	Maghrobi A Verawati Munawaroh 2019.	AD, M, S.	BPJS patient satisfaction level regarding the quality of nursing services in the Rose Inpatient Room of Dr. Hardjono Ponorogo.	Muhammadiyah Ponorogo University Student Scientific Journal.	Knowing patient satisfaction BPJS guarantees regarding service quality inpatient care.	Quantitative. Number of sample is 48	Most of the respondents were satisfied with the nursing services of BPJS in rose inpatients and almost half were dissatisfied with BPJS nursing services.
5	Purnomo 2018.	M.	Patient Satisfaction Users of Social Assistance Beneficiary (PBI) at RAA Soewondo Hospital Pati.	The 8 <sup>th</sup> University Research Colloqium Universitas	Knowing the level of satisfaction of patients guaranteed PBI BPJS for health services,	Quantitative. Number of sample is 52	There is a very strong influence between physical facilities, nurse knowledge, nurse empathy, and patient satisfaction.



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No	Author/year	Title	Journal	Purpose	Methode	Result
			Muhammadiyah Purwokerto			
6	Wati W, Machmud R, Yurniwati 2019.	Service Quality Analysis of the National Health Insurance Program in the Inpatient Room of X Hospital in Kerinci Regency.	Journal of the	Knowing the quality of services provided based on patient satisfaction.	Qualitative approach is descriptive approach. Number of sample is 20.	The quality of service providers' reliability, responsiveness, assurance and care affects patient satisfaction.
7	Yahya I, Agusrawati, Sahupala R. 2019.	Factors that influence the service satisfaction of patients with BPJS card users at Poasia Kendari Health Center.	Local Wisdom- Based Technology Seminar. 2019	Knowing the factors that play a role in the satisfaction of JKN guarantee patients.	Qualitative	Variables that influence the satisfaction of JKN guarantee patients are empathy and tangible. And still feel dissatisfied for the responsiveness variable.



### DISCUSSION

An overview of the achievements that have been obtained during the five years running of the National Health Insurance needs to be done. One indicator that has an impact is patient or participant satisfaction with health services obtained as participants in the National Health Insurance. Satisfaction is someone's pleasure that comes from a comparison between the pleasure of activities and a product with expectations. Customer satisfaction is based on fulfilling or exceeding customer expectations3. Patient satisfaction as a service user is one indicator in assessing the quality of care in hospitals. Quality health services must be based on patient preferences, expectations and needs. Thus hospitals in providing health services must be carried out effectively and efficiently [3].

Based on the analysis of the articles it was found that BPJS patient satisfaction depends on the quality of services provided by the hospital, and consists of physical facility variables, nurse knowledge, freedom of time for doctors, assurance, tangible, responsiveness and empathy.

Yahya et al. (2019) found that the factors that influence patient satisfaction of BPJS card users at Poasia Kendari Health Center are tangible, responsiveness, and empathy. For variable tangible, it means that patients with BPJS card have a tendency to rate satisfaction with a category of very satisfied 12,487 times compared to patients who rate dissatisfaction. For variable responsiveness means that patients have a tendency to judge not well. For variable empathy means that patients have a tendency to judge not well. For variable empathy means that patients have a tendency to judge not well. Model classification accuracy is 68%, which means that the model is good enough [7].

Arnindiah et al. (2018) found that there was a relationship between the variables tangible, reliability, responsiveness, assurance, and empathy with the satisfaction of inpatients of JKN participants at the Palembang Siti Khodijah Hospital. However, it is still recommended that hospitals can make improvements, improvements, and development of hospital physical facilities and are expected to provide comfort to patients and families who look after them. It is recommended that officers provide clarity of waiting time for patients while waiting for inpatient rooms. Hospitals in order to provide skills training to health workers in communicating well to patients so that the information provided is acceptable and easy for patients and families to understand, and provide justice to each customer and understand customer needs. Doctors in the hospital are hospitalized in order to give time to consult specifically with patients and extend the time of visitation [1].

The study of Maghrobi et al. (2019) concluded that 48 respondents had positive satisfaction levels (52%) or 25 respondents. While 48 respondents had a negative level of satisfaction (48%) or 23 respondents regarding the BPJS patient satisfaction level regarding the quality of nursing services [4].

Duwila, et al (2019) concluded that Characteristics of BPJS patients in RSU GMIM Internal Medicine Polyclinic The love of Manado is predominantly female; age 56-65 years with high school education, has the most jobs, namely IRT and health membership status that is widely used, namely PBI. The picture of the highest level of patient satisfaction is the patient feel satisfied on dimensions assurance and the dimension of empathy. There is a significant relationship between age and patient satisfaction on the dimensions of reliability and insurance. There is a relationship between education and patient satisfaction at assurance dimension [2].

Wati, W. et al (2019) concluded that dimensions of reliability, responsiveness guarantees and care were considered satisfactory by the respondents and those who were still getting patient complaints from the dimensions of physical evidence quality [6].

Purnomo (2018) concluded that the results of the analysis test obtained a value of  $\rho$  value 0,000 less than 0.05 and r count of 0.845 (very strong) then the results can be concluded that there is a very strong influence between tangible means of patient satisfaction PBI Social Security Users in the Gading Room RAA Soewondo Hospital Pati. The results of the analysis test obtained a value of  $\rho$  value 0,000 less than 0.05 and r count of 0.808 (very strong) then the results can be concluded that there is a very strong influence between nurse knowledge about patient satisfaction Users of PBI Social Security in Space



Gading RSUD RAA Soewondo Pati. The results of the analysis test obtained a value of  $\rho$  value 0,000 less than 0.05 and r count of 0.924

(very strong) then the results can be concluded that there is a very strong influence between nurses' concern for patient satisfaction Users of the PBI Social Security Agency in Ruang Gading RSUD RAA Soewondo Pati [5].

Kristianti (2019) concluded that quality of health services based on five the dimensions of satisfaction of JKN participants in the room RSCC hospitalization 48.2% of respondents good perception and 51.8% perceived well. The level of patient satisfaction the average hospital stays in the category satisfied, as many as 39.3% of respondents felt still quite satisfied and 60.7% of respondents were satisfied with services obtained. From the results statistical analysis using Spearman Rank is known the relationship of service quality based on dimensions of reliability, evidence dimensions physically, the dimensions of empathy and responsiveness are not there is a relationship with patient satisfaction, while the guarantee dimension is available a strong enough relationship with satisfaction JKN participants in the RSCC inpatient room Sleman. There is no relationship between quality health services with patient satisfaction JKN participants in the inpatient room of RSCC Sleman [3].

Yahya (2019) concluded that Based on the results of the analysis it was obtained that the factors that influence patient patient satisfaction BPJS cards at Poasia Kendari Health Center are tangible (x1), responsiveness (x3), and emphaty (x5). For variables tengible has an odds ratio of 12,487, which means that patients who use the card value the variable. Tengible good has a tendency to assess satisfaction with the category of being very satisfied with 12,487 times compared to patients who use cards that assess good responsiveness variable had an odds ratio of 0.034 which means that patients who use cards that assess good responsiveness variables have a tendency to assess satisfaction with the very satisfied category 0.034 times less than patients who rate no well. Whereas the odds ratio variable empathy is 0.153 which means that the patient is the card user assessing the good empathy variable has a tendency to assess satisfaction with the very satisfied category small 0.153 times compared to patients who judged not good. The accuracy of model classification is 68%, which means that the model is good enough [7].

### CONCLUSION

Patient satisfaction with health services as JKN participants is influenced by several factors, namely tangible, reliability, responsiveness, assurance, and empathy. These factors are influenced by the quality of health services from provider. Most patients are satisfied with the health services provided, but hospitals need to continue to improve, improve, and develop facilities and quality of hospitals and are expected to provide comfort to patients.

### IMPLICATION

Implications for policy holders in hospitals in terms of health care providers that provide quality health services so that the health services provided to patients can be optimal and create patient satisfaction.

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