

## Review Of Completeness Of Medical Records Related To The Settlement Of Health Insurance Claims To Improve The Quality Of Services At RSIA Artha Mahinrus

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### ABSTRACT

Medical Records are facts related to the patient's condition, medical history, treatment, past, and currently written by a health professional who provides good services. The purpose of this study was to determine the completeness of medical record files related to insurance claims in order to improve hospital services. The type of research used by the researcher is the type of quantitative research, which is a research method based on the philosophy of positivism. The sample in this research is part of the inpatient medical record file at RSIA Artha Mahinrus. So the number of samples in this study were 51 medical record files. The completeness of inpatient medical record files, 92% complete files and 8% incomplete files, of 51 medical record files. The percentage of completeness of the contents of the medical resume for making incomplete claims, namely data entry and exit dates is 2%, supporting examination is 4%, and action is 2%. The recording of medical records in this study can be categorized as good, because currently the completeness of the medical record files reaches 92%, it can be stated that the quality of medical record services is good.

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## 1. INTRODUCTION

Health is one of the national development efforts in order to obtain optimal public health degrees. The government carries out efforts in the health sector, namely providing health facilities such as hospitals. The hospital is a health service facility that is needed by all levels of society[1].

Hospitals must provide adequate and satisfactory services. To measure that, hospitals must improve the quality of service. The quality of the hospital is assessed, one of which is medical record documentation[2]

Medical records are facts related to the patient's condition, medical history, treatment, past and present, written by a health professional who provides these services properly. A medical recorder is required to be able to master seven medical recorder competencies, namely classification and coding of diseases, issues related to health and medical action, legal aspects and professional ethics, management of medical records and health information, maintaining the quality of medical records, health statistics, work unit management of medical records and health information, professional partnerships[3].

Every health service facility in Indonesia is required to make medical records made by doctors and health workers related to the services provided by doctors and other health workers. To increase efficiency in service, and facilitate officers in service[4]. One of the health services that demands good quality is found in financial or payment problems. Payment is a very important activity in a hospital because it really determines the level of success of a hospital or organization. As is well known, there are two ways to pay for health services, namely payment in cash and payment using an insurance guarantee system[5].

According to the law of the Republic of Indonesia No. 40 of 2014 concerning insurance, insurance is an agreement between two parties, namely the insurance company and the policyholder, which forms the basis for receiving premiums by the insurance company in exchange for providing a replacement to the insured or policyholder due to loss, damage, costs incurred, loss of profits, or legal

responsibility to third parties that may be suffered by the insured or the policyholder due to an uncertain event, or provide payments based on the death of the insured or payments based on the life of the insured with benefits whose amount has been determined or based on the results of processing funds.

The basis of the insurance business is public trust, especially the company's ability to meet obligations on time. Insurance companies need to pay attention to the system and procedures for paying claims because the problem of expenses is not a simple thing, because if the company not paying attention to this, the company will experience useless cash outlays or the possibility of fraud in cash disbursements which will certainly have a negative impact on the company. In this case, existing insurance companies need to increase the company's effectiveness and efficiency in carrying out company activities to the fullest[6].

The definition of a claim according to (Language Development and Development Agency, 2016) is a demand for a fact that someone has the right (to have or have) something. The rights of insurance participants that must be given by the insurance company in accordance with the agreement[7].

Settlement of insurance claims aims to resolve problems that arise between the two parties effectively and efficiently. Each party will basically try to avoid and minimize problems that can lead to claims. The key to this process is to anticipate and prevent problems from occurring in the first place. The aim is for human resources and maintenance of medical record documents for good quality improvement[8]. Erwin Suryatama (2014) defines that quality is a description of the direct characteristics of a product. Quality can be known in terms of shape, appearance, Meanwhile, according to Zarei, et al. (2014) service quality is the patient's trust in the hospital to provide the best service[9].

Based on the results of research conducted by Purba (2016) stated that at H. Adam Malik General Hospital Medan there is a percentage of completeness of files for making claims of 99.6% complete and 0.4% incomplete. Incomplete percentage, that is, 2% of the examination result data entry. It was carried out by researchers on 100 complete document files for filling out outpatient medical record files and there were 98% of complete files and 2% of incomplete files filled out. Recording of medical records in this study can be categorized as good, because the percentage of complete medical record files reaches 98%[10]

Based on the results of research conducted by Rahmatika (2020) stated that in M.Zein Painan Hospital there is a relationship between 70% of incomplete medical record files and 30% of complete medical record files. Where complete medical record files are 66.4% and incomplete are 33.6% while BPJS Claim approval is 60.8% and disagree is 39.2%. So there is a relationship between the completeness of the medical record and the approval of BPJS claims ( $p\text{-value} \leq 0.05$ ,  $p = 0.019$ )[11].

Based on the results of a preliminary survey conducted at the Artha Mahinrus Artha Mahinrus Women and Children Hospital, there are still problems in the claim procedure process, especially the problem of completeness of the requirements which are still lacking in terms of patient identity, date of admission and discharge, anamnesis, physical examination, supporting examinations, diagnosis, action, medication, name and signature of the dpjp, resulting in incomplete filling of the patient's identity file.

## 2. METHOD

The type of research used by researchers is quantitative research which is a research method based on positivism philosophy, used to examine certain populations or samples, data collection uses research instruments, data analysis is quantitative or statistical, with the aim of testing the hypotheses set. [12]. The population in this study were inpatient medical record files from January to June 2022, totaling 105 medical record files at RSIA Artha Mahinrus.

The sample in this study is a portion of the inpatient medical record files at RSIA Artha Mahinrus. The sample size is calculated using the slovin formula for calculating the minimum sample size with an error rate of 10%. So the number of samples in this study were 51 medical record files.

Research Instruments at Artha Mahinrus Women and Children Hospital are Observations and Checklists. Observations were made on the medical resume form to observe the completeness of the insurance claim data and the Checklist, namely the table used to enter the results of observations on the completeness of the medical record form related to the settlement of insurance claims at the Artha Mahinrus Mother and Child Hospital.

The method of collecting data that researchers did at RSIA Artha Mahinrus, namely:

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1. Primary Data  
Primary data obtained through direct observation and through a checklist sheet. Done on the medical record form related to the settlement of insurance claims.
2. Secondary Data  
Secondary data was obtained from RSIA Artha Mahinrus data related to the completeness of medical record forms related to insurance claims in January - June at the research location.

### 3. RESULTS AND DISCUSSION

#### Results of Percentage of Completion of Medical Resume Forms Related to Completion of Admedika Insurance Claims at Artha Mahinrus Mother and Child Hospital January – June 2022

The results of the percentage of complete medical resume forms related to the settlement of admedika insurance claims at the Artha Mahinrus Mother and Child Hospital January - June 2022.

Table 1. Percentage of Completion of Medical Resume Forms for Making Claims at Artha Mahinrus Mother and Child Hospital January – June 2022

NO	Fill out the Resume Form Medical	Complete	%	Incomplete	%
1	Identitas Pasien	51	100	0	0
2	Tanggal Masuk Dan Keluar	50	98	1	2
3	Anamnesis	51	100	0	0
4	Pemeriksaan Fisik	51	100	0	0
5	Pemeriksaan Penunjang	49	96	2	4
6	Diagnosis	51	100	0	0
7	Tindakan	50	98	1	2
8	Obat	51	100	0	0
9	Nama Dan Tanda Tangan DPJP	51	100	0	0

Based on the table above, it can be seen that the percentage of complete medical resume forms for filing claims according to patient identity is 100% while those that are incomplete are 0%, according to entry and exit dates 98% while those that are incomplete are 2%, according to anamnesis 100% while those that are incomplete are 0 %, according to physical examination 100% while incomplete 0%, according to supporting examination 96% while incomplete 4%, according to diagnosis 100% while incomplete 0%, according to action 98% while incomplete 2%, according to medication 100% while those that are incomplete are 0%, according to the name and signature of the dpjp 100% while those that are incomplete are 0%.

Table 2 Percentage of Completion of Inpatient Medical Resume Forms at Artha Mahinrus Mother and Child Hospital January – June 2022

No	Berkas Rekam Medis	Number of Medical Resume Forms	Persentase
1	Complate	47	92%
2	Incomplate	4	8%
<b>Amount</b>		<b>51</b>	<b>100%</b>

Based on the table above, 51 samples of inpatient medical record files at Artha Mahinrus Women and Children Hospital in January - June 2022 complete medical resume forms were filled in as many as 47 medical resume forms with a percentage of 92%, while medical resume forms were not complete 4 medical resume forms with a percentage of 8%.

### DISCUSSION

#### Completeness of Medical Resume Form Related to Insurance Claims at RSIA Artha Mahinrus

Based on the results of the study, it was shown that the calculation of the completeness of the contents of the medical resume form related to admedika insurance claims obtained 92% which were

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complete, while 8% were incomplete, in the form of incomplete entry and exit dates of 1 form, incomplete supporting examinations of 2 forms, and incomplete actions by 1 form. If there is an incomplete filling of the medical resume form, the insurer will return the form and the medical record party will fill in the incomplete form again and send the form back to the insurer concerned. This is in line with research (Jamanta, 2016) in a review of the completeness of outpatient medical record files for settlement of insurance claims in 2016 with an incompleteness of 2% and complete data of 98%, which was conducted by researchers on 100 medical record files. Completion of medical record documents is very important because it can trigger the quality level of hospital services. Hospitals as one of the health service facilities that provide outpatient and inpatient services are required to make medical records. According to [13].

#### **Settlement of insurance claims at the Artha Mahinrus Mother and Child Hospital**

At Artha Mahinrus Women and Children Hospital for claim settlement starting from the insurer will contact the hospital then provide a form containing patient data and the complete form must be filled out as seen from the patient's medical resume. Completeness in the form of patient identity, date of entry and discharge, anamnesis, physical examination, supporting examinations, diagnosis, action, medication, name and signature of the dpjp.

If the data is completely filled in, the form will be sent back to the insurer via email or the insurer will come directly to the hospital to collect the form.

#### **4. CONCLUSION**

From the results obtained, the researcher was able to find out the review of the completeness of the medical resume form related to the settlement of health insurance claims in order to improve the quality of service at the Artha Mahinrus Mother and Child Hospital in January - June, it can be concluded that there are 92 complete medical record files for inpatients and complete files % and incomplete files were filled in as much as 8%, of 51 medical record files. The percentage of completeness of the contents of the medical resume form for making incomplete claims, namely the entry and exit date data is 2%, supporting examinations are 4%, and actions are 2%. Recording of medical records in this study can be categorized as good, because the percentage of completeness of medical record files reaches 92%, it can be stated that the quality of medical record services is good.

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