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The Effect of Health Facility and Ease of Accessibility on Satisfaction of BPJS PBPU Participant

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ABSTRACT

BPJS is one of the Indonesian government, which maintains the social health insurance and is expected to guarantee the public health quality in Indonesia. This research was conducted to analyze the effect of the health facility and easier accessibility through the BPJS PBPU participant satisfaction. This research used observation method through cross sectional approach. The sampling method in this research was taken under the purposive sampling method with 245 respondents. The sample data was analyzed using the Chi Square statistical analysis to observe the effect of health facility offered and the easier accessibility given through the public satisfactory, who had been listed as BPJS participants. The result showed that the health facility did not give a significant difference with the p value of 0.197, while easier access was significantly different with the p value $0.000 < 0.005$ through the BPJS PBPU participant satisfaction. The conclusion of this research was easier access had a significant effect through the BPJS PBPU satisfaction. It is also suggested to the government and BPJS Health Care for disuccsing further about the program along with the policy, as well as the quality service to increase the BPJS participant satisfaction, especially the BPJS PBPU satisfaction.

Keywords: BPJS, PBPU, Health facility, Ease of Accessibility, Satisfaction

INTRODUCTION

Jaminan Kesehatan Nasional / JKN (National Health Insurance) is one of the government efforts to provide protection or guarantee fulfilling the health care needs which was able to be enjoyed by the people who have registered and paid the premise insurance individually or subsidized by the government for the poor people based on the national principal of social insurance⁽¹⁾. The JKN implementation in Indonesia is established as Badan Penyelenggara Jaminan Sosial Kesehatan / BPJS Kesehatan (Social Health Insurance Bureau), which uses the health service by collaborating with the health facilities throughout Indonesia⁽²⁾. (Depkes RI, 2011). Duties and responsibilities of BPJS is to ensure the health insurance for all Indonesian people, who is able to register as the health insurance participants right and well⁽²⁾. BPJS is a social insurance that is expected to maintain the monetary risk faced by some people because of either in the productive age, sickness, accidents, or even death problems.

Peraturan Presiden (Presidential Decree) No.12/2013 stated that the JKN participants are separated into several groups, which are BPJS premise recipient (PBI) and non-BPJS PBI (non premise recipients), which are then divided into three parts, which are Salary Workers (PPU), Non-Salary Workers (PBPU), and Non-Workers BPJS (BP). The Non-Salary Workers (PBPU) are workers who work outside the working relationship or self-employed workers, but still included in non-salary workers involving foreigners working in Indonesi for at least 6 months. Non-salary workers (PBPU) should become independent BPJS participants by registering him/herself along with his/her family member to BPJS office or individually. Participants of the

independent BPJS should be responsible for paying the insurance premise every month and the price of the premise depends on the BPJS class taken by the participants.

PBPU and BP BPJS participants are required to pay premise every month specified by the government and the premise should be paid at the date 10th in each month to BPJS. According to Peraturan Presiden No.19/2016 (Presidential Policy), if the participants do not pay the premise in one month, the membership status will be deactivated for a while and be activated again once the premise has been paid, but if the participants use the insurance for medical treatment before 45 days, they will get the premise penalty of 2.5% from the total price of the inpatient health service times by unpaid monthly premise, which is maximizedly 12 months or Rp 30,000,000, while if the inpatient health care is conducted after 45 days, then they will not get the penalty, except if the participants are incapable of providing the proof legalized by the right authorized bureau⁽³⁾.

BPJS Health Care estimates the loss of JKN program reaching Rp 9.7 trillions in 2016⁽³⁾. This happens because the amount of expenditures of claimed payment is higher than the premise paid by the participants. This loss is not occurred because of the wrong management, but the participants needs is greater than those who pay the premise.

The purpose of this research was to analyze the health facility and easier access effect through the BPJS participant satisfactory regarding to the participant signed as Peserta Bukan Penerima Upah (PBPU) or Non Salary Received Participants.

METHODS

This research used the observation method and there is no population intervension during the research. The research design used the cross sectional method. This research was conducted in Dr. Ramelan Marine Hospital Surabaya with the population sample was the BPJS PBPU participants who visited the hospital on September-August 2017. The total sample from the population of this research was 245 respondent and the sample was taken using purposive sampling by giving questionnaires to the samples. The collected samples data included primary data, secondary data, and literature studies. The data analysis used the statistical anaylis of Chi Square method to observe whether there is an effect between the health facility and easy accessibility through the BPJS PBPU participants satisfaction in Dr. Ramelan Marine Hospital, Surabaya.

RESULTS

The health facility and easier accessibility effect through the BPJS PBPU participants satisfaction can be shown on table 1 as the logistic regression analysis result.

Table 1. Logistic Regression Test Result of Health Facility and Easier Accessibility with The BPJS PBPU Participant Satisfactions in Dr. Ramelan Marine Hospital, Surabaya

Free Variables	Regression Coefficient (β)	<i>P-value</i>	OR
Health Facility			
▪ Low	-		-
▪ Middle	-		-
▪ High	-	0.197	-
Easier Accessibility			
▪ Low			
▪ Middle	3.281		26.600
▪ High	4.382	0.000	80.000

Table 1 shows that there was no significant difference through the BPJS PBPU participant satisfactions visited Dr. Ramelan Marine Hospital Surabaya, since it had significance value of 0.197 ($p > \alpha$). Variable which gave significant difference was in easier accessibility with significance value of 0.000 and the tight correlation between variables which was shown as The Odd Ratio Value (OR) was 80.000. This means that easier accessibility variable had a significant effect through the BPJS PBPU participant satisfactions in Dr. Ramelan Marine Hospital Surabaya. The better BPJS health care to offer easier, reachable, and understandable access for the participants, especially the PBPU participants, the 80.000 times greater satisfaction given from the participants.

DISCUSSION

Health Facility

This research involved 245 women respondent patients who were registered as participants of the BPJS PBPU in Dr. Ramelan Marine Hospital (RSAL) Surabaya for the last 2 years and is resided in Surabaya. The results of this research showed that the health facility did not give significant difference throughout the participant satisfactions, who has become the patient in RSAL Surabaya. Utari (2014) also reported the same results, which showed that there was no significant difference between the health facility

and the hospital customer satisfactions⁽⁴⁾. Widagdo (2014) also revealed that the health facility variable did not have significant difference through the loyalty of customer satisfaction involving 345 respondents⁽⁵⁾.

The results was different from the research conducted by Farianita (2015) who used 96 respondents using the BPJS BPI and Non-BPI that showed a significant difference between the health facility and the BPJS participant satisfaction⁽⁶⁾.

From the research that has been explained, it can be referred that the better health facility, it will not show the better or the worse the BPJS PBP participant satisfactions, and vice versa. This shows that the health facilities are not determined as tye distinct variabed for the BPJS PBP participant satisfactions.

Ease of Accessibility

This research involved 245 women respondent patients who were registered as participants of BPJS PBP in RSAL Surabaya for the last 2 years and is resided in Surabaya. The results of this research showed that easier access affected significantly through the patient satisfactions who were the BPJS PBP participants in RSAL Surabaya. The results of this research were supported Farianita (2015), who reported that there was a significant difference between the easy access and the BPJS PBI and Non-PBI participant satisfactions involving the 96 respondents⁽⁶⁾. Sihombing (2012) also supported that by using the sample as much as 100 respondents that there was a significant result to the influence of the ease access against the satisfaction of the tax payers⁽⁷⁾.

This research was contradictory with the research conducted by Usniatun (2014), who stated that access was not a positive and significant effect against the bank customer satisfaction⁽⁸⁾. The BPJS program used by the entire community in Indonesia suggested that the ease access of will become the success modal for achieving the BPJS target, since it is expected to supress the loss value of BPJS Health Care, if easier accessibility is reachable for all the communities signed as the BPJS participants.

CONCLUSION

Variables from this research composed of health facility and easier accessibility variables, which a significant effect through the BPJS PBP participant satisfactions was easier accessibility variable. It is suggested that BPJS Health Care needs to increase the public service offered in easier access for the PBP participants to get more satisfaction from them.

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