Determinants of Social Health Insurance Administration Body Participant Satisfication with Outpatient Installation Services

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Abstract

This study aims to analyze the determinants that affect the satisfaction of BPJS participants with outpatient installation services at Royal Prima Marelan Hospital. Patient satisfaction is an important indicator in assessing the quality of health services, especially in the National Health Insurance (JKN) program organized by BPJS. The research method used is observational analysis with a cross-sectional approach. The research sample consisted of 232 respondents selected through the purposive sampling method, namely BPJS participant patients who visited the outpatient installation of the Royal Prima Marelan Hospital. The variables analyzed included membership status, perception of service procedures (registration), perception of human resource services (health workers), perception of drug services (pharmacy), and perception of facilities. Data collection was carried out using a structured questionnaire that included the dimensions of these services. Data analysis involves univariate tests, bivariates with chi-square tests, and multivariates to determine dominant factors. The results showed that 83.3% of respondents were satisfied with the service, while the rest felt less satisfied. The factors that had a significant relationship with patient satisfaction were perception of service procedures (p=0.004), perception of human resource services (p=0.039), perception of drug services (p=0.000), and perception of facilities (p=0.011). The perception of drug services has the greatest influence on the satisfaction of BPJS participants. These results suggest that the accuracy, availability, and ease of access of medications greatly contribute to satisfaction rates. The conclusion of this study is that improving the quality of significant service factors, especially related to drug services and facilities, needs to be a priority for hospitals to increase the satisfaction of BPJS participants. This research is expected to be a reference for policymakers in designing strategies to improve health services, especially at the Royal Prima Marelan Hospital.

Keywords: Hospital, Installation Services, Outpatient, Social Health Insurance Administration

INTRODUCTION

The development of the global health system has shown that access to equitable and affordable health services is a basic need for people around the world. Various countries have adopted a health insurance system as the main mechanism to guarantee someone getting health services by considering the economic and social conditions of each country. Studies conducted in various countries, including Indonesia, show varying challenges and successes in implementing a health insurance system. Reshmi et al., (2021) concluded from the results of their study that India has challenges in implementing a health system. This is due to a lack of public awareness, limited health financing coverage costs not fully borne by the government even though they already have health insurance, and the gap between urban and rural areas,

where health services and access to insurance are better in urban areas than in rural areas, which increases inequality in health care, thus causing dissatisfaction. Meanwhile, based on a literature study conducted by Castell-Florit Serrate (2019), it was stated that Cuba is a country with a very good health insurance system and the budget allocation from the APBN for health funds is always above 10% and almost all Cuban people receive universal and free health services by paying attention to community satisfaction both in terms of health facilities and health workers.

The health financing system in various countries is basically almost the same. In Indonesia, A strong and resilient health system is essential for health, but how universal health coverage is defined varies widely (Tandon et al., n.d.). United Nations, World Health Organization (WHO), and the World Bank all emphasizes financial risk protection. Countries in the world, especially developing countires, face many challenges in building a fair and equitable health system (Kohler & Bowra, 2020). The challenges faced are usually funding problems, shortages of health workers, and the fulfillment of medical equipment. Even though the existing health system is expected to be able to provide maximum services for all community. This is because public services in the health sector must has a measurable value so that it can be a reference in improving quality service (Lapuente & Van de Walle, 2020).

One of the government's efforts in realizing the highest degree of health and health development goals towards a healthy Indonesia is that the government has established the National Health Insurance to realize it. The government targets in 2019 "Universal Coverage" of Health Care Insurance membership which means that all residents in Indonesia in 2019 must have Health Care Insurance (Agustina et al., 2019). One of the health services that collaborates with the Social Health Insurance Administration Body is a hospital where the hospital is an advanced health facility. One tangible form of providing public services in the health sector is the existence of hospitals (Rahimi et al., 2024). According to Law No. 44 of 2009 states that a hospital is a health service institution that provides plenary individual health services that provide inpatient, outpatient, and emergency services (Depkes RI, 2009).

Outpatient services are now one of the main concerns of hospitals around the world, due to the large number of outpatients which is much larger than inpatients, so outpatients are a source of large market share which is predicted to offset income from inpatients in the future which can increase hospital finances. In addition, in choosing a hospital for hospitalization, the choice of patients usually starts from outpatient services (Tamara & Utami, 2021).

Outpatient installation visits at Royal Prima Marelan Public Hospital in March 2023-March 2024 were 38,670 people. Based on a preliminary study conducted by researchers on 20

respondents of patients participating in the Health Insurance Organizing Agency at the outpatient installation at Royal Prima Marelan Public Hospital, 35% (7 people out of 20 respondents) expressed complaints about too long service times and irregular queues, 20% (4 people out of 20 respondents) expressed complaints of lack of friendliness and patience of health workers when providing services and 15% (3 of 20 respondents) expressed complaints against the convenience of service. These results show that the satisfaction of participants of the Health Insurance Organizing Agency with services in outpatient installations is still low.

By being oriented towards quality services, hospitals will be able to get long-term profitability obtained from the Satisfaction of Health Insurance Agency Participants. Such conditions make hospitals have to start changing their mindset towards thinking that focuses on patient memory as one of the goals of Participant Satisfaction and Health Insurance Providers and must have a better understanding and understanding of the importance of Participant Satisfaction and Health Insurance Providers, which will improve patient memory. The results of objective and accurate customer satisfaction measurements can help hospitals formulate better forms of service (Nurmala & KM, 2020). Therefore, it can be concluded that this study is about Participant Satisfaction of Health Insurance Organizing Agency in outpatient installations to improve service quality so that Participant Satisfaction of Health Insurance Organizing Agency Participants will continue to increase.

Based on the description above, the researcher is interested in conducting research on "Analysis of Determinants of Social Health Insurance Administration Body Participant Satisfication with Outpatient Installation Services at Royal Prima Marelan Public Hospital"

METHODS

This study is an observational analytical study with a cross sectional approach. Cross sectional is a study to examine the relationship between independent variables and dependent variables at one time (point time approach), it does not mean that all research subjects are studied at the same time, but both independent variables and dependent variables are measured once at the same time, namely when observations are made (Agustianti et al., 2022) (Notoatmodjo, 2010). This research will be carried out at Royal Prima Marelan Public Hospital in May 2024. The population in this study was 550 patients participating in the Health Insurance Organizing Agency who visited or sought treatment at the outpatient installation of Royal Prima Marelan Public Hospital in May-July. The sample of this study was 232

respondents. To determine the sample size to be taken calculated based on the minimum sample size, with calculations using the Lemeshow formula as follows:

$$n = \frac{N}{1 + N\,(d^2)}$$

In this study, there are two criteria that become a reference to determine respondents, namely Inclusion criteria and Exclusion criteria (Ofa et al., 2020). The inclusion criteria in this study were patients participating in the Social Health Insurance Administration Body who visited or sought treatment at the outpatient installation of Royal Prima Marelan Public Hospital. And for the Exclusion Criteria, they are experiencing obstacles in verbal membership status, not outpatient installation patients and not users of the Social Health Insurance Administration Body, and refusing to participate as research subjects. The research instrument used to obtain the required data, namely questionnaires. The questionnaire provided contains the identity of respondents (name, address, gender, age, education level, occupation, membership status), perception of service procedures (registration), perception of human resource services (health workers), perception of drug services and perception of facilities, and patient satisfaction (Librianto et al., 2022).

Furthermore, to determine the factors related to the satisfaction of Social Health Insurance Administration Body participants with outpatient installation services at Royal Prima Marelan Public Hospital, the processed data was then analyzed consisting of Univariate Analysis, Bivariate Analysis using Chi Square and Multivariate Analysis to see the most related factors. Multivariate analysis was analyzed using Binary Logistic (Pamungkas et al., 2021).

RESULTS

Based on the results of the study, the characteristics of respondents can be seen in the following table.

Univariate Analysis

Table 1 Frequency Distribution of Respondents Based on Characteristics

Variable	Frequency	%
Age (years)		
15 - 25 years old	34	14,6
26 - 35 years old	12	5,2
36 – 45 years old	39	16,7
46 – 55 years old	118	51
56 – 65 years old	29	12,5
Total	**232**	100
Gender		
Male	87	37,4
Female	145	62,6
Total	**232**	**100**

Recent Education

Not in School	5	2,1
Primary School	39	16,7
Junior High School	29	12,5
Senior High School	123	53,1
Diploma/bachelor/master	36	15,6
Total	**232**	**100**
Job		
Student	7	3,1
Housewives	27	11,5
Self Employed	12	5,2
Private Employees	39	16,7
Civil Servants	118	51
Total	232	100
Membership Status		
Contribution Assistance Recipients	44	18,8
Non a beneficiary of contribution assistance	188	81,2
Total	232	100

Based on table 4.1 above, based on gender, women were 71.9% while men were 28.1%. Based on age, between 17-25 years as much as 14.6%, age between 26-35 years as many as people 5.2%, age between 36-45 years as much as 16.7%, age between 46-55 years old as much as 51.0%, and >56 years old as much as 12.5%. Based on Education, there are 2.1% who do not go to school. While respondents with an elementary school graduation level of 16.7%, junior high school graduates as much as 12.5%, high school graduates as much as 53.1%, and college graduates as many as 15.6. Based on employment, there are 3.1% who work as civil servants. While respondents who work as entrepreneurs as much as 11.5%, workers as much as 5.2%, private employees as much as 16.7%, housewives as much as 51.0%, and those who do not work as much as 12.5%. Based on membership status, there were 18.8% who had the status of Contribution Assistance Recipients participants and respondents who had the status of non Contribution Assistance Recipients participants as much as 81.3%.

Table 2. Frequency Distribution of Respondents Based on Variables of Perception of Service Procedures (Registration), Human Resources Services (Health Workers), Perception of Drug Service (Pharmacy), Facility Perception, and Satisfaction of Participants of the Health Insurance Organizing Agency at Royal Prima Marelan Public Hospital

No.	Perception of Service Procedures (Registration)	f	%
1.	Good	203	87,5
2.	Bad	29	12,5
Total		232	100
No.	**Human Resources Services (Health Workers)**	f	%
1.	Good	201	86,5
2.	Bad	31	13,5
Total		232	100

No.	**Perception of Drug Service (Pharmacy)**	f	%
1.	Good	203	87,5
2.	Bad	29	12,5
Total		232	100
No.	**Facility Perception**	f	%
1.	Good	198	85,4
2.	Bad	34	14,6
Total		232	100
No.	**Satisfaction of Participants of the Health Insurance Organizing Agency**	f	%
1.	Good	193	83,3
2.	Bad	39	16,7
Total		232	100

Table 2. It is known that based on the frequency distribution of Service Procedure Perception Variables (Registration) at Royal Prima Marelan Public Hospital, it shows that the distribution of Service Procedure Perception (Registration) is higher by 203 respondents (87.5%) compared to the Perception of Poor Facilities by 29 respondents (12.5%).

Based on the frequency distribution of the Human Resource Service Perception Variable (Health Workers) at Royal Prima Marelan Public Hospital, it shows that the distribution of Human Resource Service Perception (Health Workers) is higher to 201 respondents (86.5%) compared to the Perception of poor facilities as many as 31 respondents (13.5%). Based on the frequency distribution of the Drug Service Perception Variable (Pharmacy) at Royal Prima Marelan Hospital, it shows that the distribution of the Drug Service Perception Variable (Pharmacy) is higher by 203 respondents (87.5%) compared to the Drug Service Perception Variable (Pharmacy) is not good by 29 respondents (12.5%).

Based on the frequency distribution of Facility Perception Variables at Royal Prima Marelan Public Hospital, it shows that the distribution of Facility Perception is higher by 198 respondents (85.4%) compared to poor Facility Perception by 34 respondents (14.6%). The frequency distribution of Social Health Insurance Administration Body Participant Satisfaction Variables at Royal Prima Marelan Hospital shows that the distribution of Social Health Insurance Administration Body Participant Satisfaction is higher by 193 respondents (83.3%) compared to the Perception of Poor Facilities by 39 respondents (16.7%).

Bivariate Analysis

Table 3. The relationship between the perception of service procedures (registration), Human Resource Services, Drug Services (Pharmacies), Facility Perception, and Membership Status to the satisfaction of Social Health Insurance Administration Body participants with the quality of health services at Royal Prima Marelan Hospital in 2024

Service Procedures (Registration)		Satisfaction of Social Health Insurance Administration Body				Total		p-value
		Satisfied		Dissatisfied				
		f	%	f	%	F	%	
1.	Good	174	88,1	26	77,3	199	85,9	
2.	Bad	23	11,9	9	26,7	33	14,1	0,004
Total		197	100	35	100	232	100	
Human Resources Services		Satisfied		Dissatisfied		Total		
		f	%	f	%	F	%	
1.	Good	174	88,1	35	100	209	89,9	0,039
2.	Bad	23	11,9	0	0	23	10,1	
Total		197	100	35	100	232	100	
Drug Services (Pharmacies)		Satisfied		Dissatisfied		Total		
		f	%	f	%	F	%	
1.	Good	192	97,6	14	40	206	88,9	0,000
2.	Bad	5	2,4	21	60	26	11,1	
Total		197	100	35	100	232	100	
Facility Perception		Satisfied		Dissatisfied		Total		
		f	%	f	%	F	%	
1.	Good	187	95.0	23	66.7	210	90.7	0,011
2.	Bad	10	5	12	33,3	22	9,3	
Total		197	100	35	100	232	100	
Membership Status		Satisfied		Dissatisfied		Total		
		f	%	f	%	F	%	
1.	Good	181	91,7	14	40	195	83,9	1,000
2.	Bad	16	8,3	21	60	37	16,1	
Total		197	100	35	100	232	100	

Based on Table 3 shows that the proportion of good Social Health Insurance Administration Body Participant Satisfaction is higher in the good Service Procedure (Registration) as much as 88.1% compared to the Service Procedure (Registration) not good as much as 11.9%. Meanwhile, Social Health Insurance Administration Body Participant Satisfaction is not good, with a higher in Service Procedures (Registration) are good as much as 73.3% compared to Service Procedures (Registration) are not as much as 26.7%. The statistical test results show a significant relationship between Service Procedures (Registration) and Social Health Insurance Administration Body Participant Satisfaction at Royal Prima Marelan Hospital with a P-value = 0.004.

Table 3 shows that the proportion of good Social Health Insurance Administration Body Participant Satisfaction is higher in the Perception of Good Human Resource Services (Health Workers) by 88.1% compared to the Perception of Human Resource Services (Health Workers)

is not good by 11.9%. Meanwhile, the satisfaction of Social Health Insurance Administration Body participants is not good, higher than the perception of good human resource services (health workers) by 100.0%. The statistical test results showed a significant relationship between Membership Status and Social Health Insurance Administration Body Participant Satisfaction at Royal Prima Marelan Hospital with P-value = 0.039.

Based on Table 3 shows that the proportion of good Social Health Insurance Administration Body Participant Satisfaction is higher in the Perception of Good Drug Service (Pharmacy) as much as 97.6% compared to the Perception of Drug Service (Pharmacy) is not good as much as 2.4%. Meanwhile, the satisfaction of Social Health Insurance Administration Body participants is not good, higher in the perception of drug services (pharmacies) is not good by 60% compared to the perception of good drug services (pharmacies) by 40%. The results of the statistical test showed that there was a significant relationship between the Perception of Drug Services (Pharmacies) on the Satisfaction of Social Health Insurance Administration Body Participants at Royal Prima Marelan Hospital with a P-value = 0.000.

Based on table 3, it shows that the proportion of good Social Health Administration Insurance Body Participant Satisfaction is higher in good Facility Perception by 95.0% compared to bad Facility Perception by 5.0%. Meanwhile, Social Health Administration Insurance Body Participant Satisfaction is not good, higher in Perception of Good Facilities as much as 66.7% compared to Perception of Poor Facilities as much as 33.3%. The results of the statistical test show that there is a significant relationship between Facility Perception of Social Health Insurance Administration Body Participant Satisfaction at Royal Prima Marelan Hospital with P-value = 0.011.

Based on Table 3, it shows that the proportion of good Social Health Insurance Administration Body Participant Satisfaction is higher in good Membership Status by 91.7% compared to bad Membership Status by 8.3%. Meanwhile, Social Health Insurance Administration Body Participant Participant Satisfaction is not good, higher in Membership Status is not good as much as 60.0% compared to Good Membership Status as much as 40.0%. The results of the statistical test showed that there was no significant relationship between Membership Status and Social Health Insurance Administration Body Participant Satisfaction at Royal Prima Marelan Hospital with P-value = 1,000.

Multivariate Analysis

Table 4. The most related factor to Social Health Insurance Administration Body participants' satisfaction with the quality of health services at General Hospital Royal Prima Marelan in 2024

Satisfaction of Social Health Insurance Administration Body	OR	95% CI	*P – value*
Perception of Service Procedures (Registration)	3 3,2	1,2 – 9,6	0,000
Human Resources Services (Health Workers)	1,2	0,82 – 2,01	0,059
Perception of Drug Service (Pharmacy)	2,5	0,36 – 1,3	0,002
Facility Perception	1,1	0,82 – 2,01	0,069

Based on Table 4.8 the results of a multivariate analysis, based on Social Health Insurance Administration Body Participant Participant Satisfaction shows that, the factor most related to Social Health Insurance Administration Body Participant Satisfaction with the Quality of Health Services at Royal Prima Marelan Hospital is Perception of Service Procedures (Registration) (OR = 3.2; 95% CI = 1.2-9.6; p-value = 0.000), meaning the perception of good Service Procedures (Registration) has a 3.2 times chance of good Social Health Insurance Administration Body Participant Satisfaction at Royal Prima Marelan Public Hospital compared to the perception of bad Service Procedures (Registration). In addition, the second most related variable is Perception of Drug Service (Pharmacy) (OR = 2.5; 95% CI = 0.36-1.3; p-value = 0.002), meaning that a good Perception of Drug Service (Apotik) has a 2.5 times chance of good Social Health Administration Body Participant Satisfaction at Royal Prima Marelan Hospital compared to Perception of Drug Service (Pharmacy) is not good.

DISCUSSION

The proportion of good Social Health Insurance Administration Body Participant Satisfaction is higher in the good Service Procedure (Registration) as much as 88.1% compared to the Service Procedure (Registration) not good as much as 11.9%. Meanwhile, Social Health Insurance Administration Body Participant Satisfaction is not good, higher in the Service Procedure (Registration) is good as much as 73.3% compared to the Service Procedure (Registration) is not as much as 26.7%. The results of the statistical test show that there is a significant relationship between Service Procedures (Registration) and Social Health Insurance Administration Body Participant Satisfaction at Royal Prima Marelan Hospital with a P-value = 0.004.

The proportion of good Social Health Insurance Administration Participant Satisfaction is higher in the Perception of Good Human Resource Services (Health Workers) as much as 88.1% compared to the Perception of Human Resource Services (Health Workers) is not good

as much as 11.9%. Meanwhile, the satisfaction of Social Health Insurance Administration participants is not good, higher than the perception of good human resource services (health workers) by 100.0%. The results of the statistical test showed that there was a significant relationship between Membership Status and Social Health Insurance Administration Participant Satisfaction at Royal Prima Marelan Hospital with P-value = 0.039.

The proportion of good Social Health Insurance Administration Participant Satisfaction is higher in the Perception of Good Drug Service (Apotik) as much as 97.6% compared to the Perception of Drug Service (Pharmacy) is not good as much as 2.4%. Meanwhile, the satisfaction of BPJS participants is not good, higher in the perception of drug services (pharmacies) is not good by 60% compared to the perception of good drug services (pharmacies) by 40%. The results of the statistical test showed that there was a significant relationship between the Perception of Drug Services (Pharmacy) on the Satisfaction of Social Health Insurance Administration Participants at Royal Prima Marelan Hospital with a P-value = 0.000.

The proportion of good Social Health Insurance Administration Participant Satisfaction is higher in Good Facility Perception as much as 95.0% compared to bad Facility Perception as much as 5.0%. Meanwhile, Social Health Administration Insurance Body Participant Satisfaction is not good, higher in the Perception of Good Facilities as much as 66.7% compared to the Perception of Poor Facilities as much as 33.3%. The statistical test results show a significant relationship between Facility Perception of Social Health Insurance Administration Participant Satisfaction at Royal Prima Marelan Hospital with P-value = 0.011.

The proportion of Participant Satisfaction Good Social Health Insurance Administration is higher in good Membership Status by 91.7% compared to bad Membership Status by 8.3%. Meanwhile, BPJS Participant Satisfaction is not good, higher in Membership Status is not good as much as 60.0% compared to Good Membership Status as much as 40.0%. The statistical test results showed no significant relationship between Membership Status and Social Health Insurance Administration Participant Satisfaction at Royal Prima Marelan Hospital with P-value = 1,000.

The results of this study show that the perception of drug services is the main determinant of the satisfaction of Social Health Administration Insurance Body Participant Satisfaction participants at the Royal Prima Marelan Hospital. This is in line with the findings of Rohima (2022) drug availability is the main factor in influencing patient satisfaction, especially in advanced health facilities. Prasetyo et al., (2023) also found that the timeliness of distribution and adequacy of drugs contribute greatly in determining the quality of health

services. In addition, the perception of service facilities and administrative procedures has also been proven to be significant for patient satisfaction. Erpurini & Saleh (2021) and Sondakh et al., (2023) showed that the completeness of physical facilities and the speed of the administrative process improve patient comfort. Research by Rane et al (2023) supports this by stating that the convenience of facilities and efficient procedures can increase patient loyalty.

Health workers as a human service factor also have a significant effect. Micah et al., (2020) found that responsiveness, friendliness, and competence of medical personnel are important elements in creating a positive patient experience. In addition, Fitria Dwi Ayuningtyas & Indrajati Wibowo (2024) stated that training for health workers regarding empathy-based communication can significantly increase Social Health Administration Insurance Body Participant Satisfaction patient satisfaction. The results of this study are also consistent with the findings of Bahrudin (2022), who identified that Social Health Administration Insurance Body Participant Satisfaction patients often compare the quality of services, especially related to medication and administration, with non- Social Health Administration Insurance Body Participant Satisfaction patients. This emphasizes the importance of improving quality in both aspects. However, these findings are in contrast to the study of Liao et al., (2022) which identified that wait times are the most critical factor in first-level facilities.

CONCLUSIONS

Based on the data from the research and after analysis and discussion, the author can conclude the findings of this study that Perception of Service Procedures (Registration), Perception of Human Resources Services (Health Workers), Perception of Drug Services (Pharmacies), Perception of Facilities have relationship with Participant Satisfaction of Social Health Insurance Administration at Royal Prima Marelan Public Hospital in 2024 and membership status has not relationship with Participant Satisfaction of Social Health Insurance Administration at Royal Prima Marelan Public Hospital in 2024

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