



Improving the Quality of National Health Insurance (NHI) Services in Public Health Facilities : Literature Review

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Abstract. *The National Health Insurance Program, the Healthy Indonesia Card, is increasingly being utilized by the community. Improving the quality of services is also the focus of the efforts made. However, these improvements are expected not to be fragmented in just one aspect of the service. The goal of service quality is to meet or even exceed community expectations. The purpose of this literature review is to review how to improve the quality of National Health Insurance services in public health facilities. The literature used in this study is by determining articles that meet the inclusion criteria. The database used is Google Scholar. The year of publication of the literature sources taken is the last 5 years between 2020 and 2025. The literature sources use English or Indonesian. The results of 5 articles obtained that to improve the quality of National Health Insurance (NHI) services in public health facilities, namely by providing access to services, completing infrastructure that is still lacking, implementing the Healthy Indonesia Card Health Insurance Program Policy, and increasing the professionalism of human resources. It can be concluded that improving the quality of National Health Insurance (NHI) services in public health facilities can also be done by building an ecosystem with integrity, utilizing technology to facilitate access to health services that can facilitate the community in utilizing health services. For the government, it is necessary to provide new policies to facilitate NHI participants in obtaining health services, strengthening cross-sector support, whether in the form of regulations, infrastructure, or funding. In addition, there is also a need for evaluation from various aspects in order to create good quality in the utilization of health services.*

Keywords: *Service Quality, National Health Insurance, Public Health*

1. INTRODUCTION

Service is all efforts made to fulfill consumer desires with the services they will provide. Patient satisfaction is a post-purchase evaluation which is the chosen alternative at least to provide the same results or exceed customer expectations, while dissatisfaction arises if the results obtained do not meet patient expectations. According to Law of the Republic of Indonesia No. 36 of 2009 Chapter 4 Article 54 states that the implementation of health services is carried out responsibly, safely, with quality, and evenly and non-discriminatory. Quality health services are the provision of health services that can satisfy every user of health services according to the average level of satisfaction of the population and whose implementation is in accordance with the standards and professional code of ethics that have been set.

The purpose of service quality is to meet or even exceed customer expectations. There are 5 dimensions of service quality that a company must have, namely tangibles, reliability, responsiveness, assurance, and empathy. These five dimensions form a good customer experience that can help companies build long-term relationships with customers and increase customer satisfaction and loyalty to the products or services offered. The influence of service quality on patients is very important for the success of an agency. Therefore, health agencies

or institutions must have the right strategy and measurement and assessment system to ensure that the expected level of service quality can be achieved. One of the services in health is the National Health Insurance which is a government program in self-protection of the health of the Indonesian people (Achmadi, 2013).

The National Health Insurance Program, the Healthy Indonesia Card, is increasingly being utilized by the community. Improving the quality of service is also the focus of the efforts made. However, these improvements are expected not to be fragmented in only one aspect of service. Improvements must be carried out comprehensively by involving cross-sectors. The National Health Insurance Program is a government program that aims to provide certainty of comprehensive health insurance for every Indonesian citizen so that the Indonesian population can live healthy, productive, and prosperous lives. The benefits of this program are provided in the form of comprehensive individual health services, including health improvement services (promotive), disease prevention, treatment, and rehabilitative including drugs and medical materials using quality and cost-controlled service techniques.

The National Health Insurance Program is organized based on the principle of social insurance, and the principle of equity, namely equality in obtaining services according to medical needs that are not related to the amount of contributions that have been paid. This principle is realized by paying contributions of a certain percentage of wages for those who have income and the government pays contributions for those who are unable (poor). The benefits of the National Health Insurance Program for participants are (1) Health services are provided at government or private health facilities that cooperate with social security organizing bodies; (2) in an emergency, health services can be provided at health facilities that do not cooperate with social security organizing bodies; (3) Social security organizing bodies are required to provide compensation (can be in the form of cash) to meet the medical needs of participants who are in areas where there are no qualified health facilities; (4) inpatient services at hospitals are provided in standard class; (5) Social security organizing bodies guarantee medicines and disposable medical materials by considering medical needs, availability, effectiveness, and efficiency of medicines or disposable medical materials in accordance with the provisions of laws and regulations; (6) in developing health services, the Social Security Administering Agency implements a quality control system, a cost control system and a payment system to improve the effectiveness and efficiency of health insurance and to prevent misuse of health services; and (7) for types of services that can lead to misuse of services, participants are subject to co-payments (Harlinisari, 2020).

However, the implementation of this government program is also inseparable from various problems that must be resolved. The need to evaluate this national health insurance program is expected to produce valuable input to be able to overcome these problems. In addition, it also recommends improvements to national health insurance services for both the government and medical personnel themselves, based on the findings of the analysis of national health insurance services (Boro, 2020).

There are even some things that need to be improved in the future, so that the national health insurance program that has been initiated by the government can run better and more optimally. In this national health insurance program, there is certainly still a need for improvements in service access and evaluation of improvements. The purpose of this literature review is to review how to improve the quality of National Health Insurance (NHI) services in public health facilities.

2. THEORETICAL STUDY

Service Quality

Service quality is the level of service excellence provided by a company to its customers. Good service quality can increase customer satisfaction, build reputation, and increase competitiveness. The quality of national health insurance services can be measured from various aspects, such as reliability, responsiveness, and empathy. Good service quality can increase user satisfaction. Aspects of the quality of national health insurance services:

- **Reliability**
The ability of national health insurance to be reliable
- **Responsiveness**
The speed of response of national health insurance to user needs
- **Empathy**
The ability of national health insurance to understand and respond to user needs
- **Tangible**
Physical evidence that shows the quality of national health insurance services
- **Assurance**
User confidence in the quality of national health insurance services

National Health Insurance

National Health Insurance (NHI) is a government program that provides health protection to all Indonesian people. NHI is part of the national social security system that uses

a social insurance mechanism. National Health Insurance (NHI) is a government program that provides certainty of financial protection to Indonesian people in meeting their basic health needs. NHI is present in the form of a social insurance mechanism by providing comprehensive health benefit coverage, both promotive, preventive, curative and rehabilitative (Kemenkes RI, 2025).

3. METHOD

The design of this research is a literature study using a descriptive approach that aims to analyze the improvement of the quality of National Health Insurance (NHIH services in public health facilities. The descriptive approach will allow researchers to describe and analyze in depth the aspects of improving the quality of service in NHI. This study will focus on a literature review to gain a comprehensive understanding of. Data analysis was carried out through literature review techniques, which include steps such as comparison, contrast, criticism, synthesis, and summary of various journals. The initial search begins with the main keywords, which are then expanded by adding modified keywords or related words to expand the scope of information. These keywords include service quality, national health insurance and public health.

4. RESULTS

After searching the database, 580 articles were found. The next step involved checking for possible duplication in the articles. After removing duplicate articles, the articles were then submitted to the title and abstract screening process by reviewers. As a result, 5 articles were selected that were in accordance with the research topic, and then reviewed. Articles that met the criteria then entered the next stage, namely full-text review based on the inclusion criteria set by the researcher. Eligible research articles were evaluated for quality and synthesised to form the basis of this literature review. Five eligible research articles were then assessed for quality and synthesized in this literature review. The following PRISMA diagram can be seen in Figure 1:

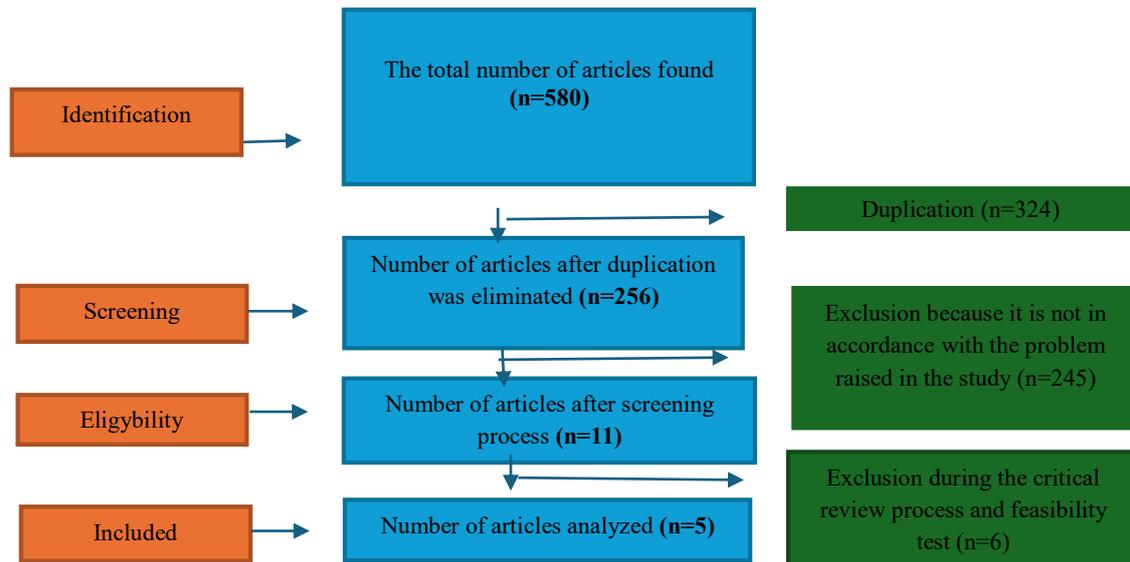


Figure. 1 PRISMA (Search and Screening Strategy) of Systematic review

Table 1. Articles Reviewed

No	Researchers	Results
1	Sumiati, Aindah, SD, Dewi, A. (2023)	The results of this case study in improving the quality of JKN services are by providing access to quality health services to all Indonesian people, health service quality management involves planning, implementation, supervision, and continuous improvement of the health service process.
2	Hasbina, W., Badiran, M., Hadi, AJ., (2020)	The results of this study indicate that there is a relationship between tangibility, reliability, responsiveness, assurance and empathy with outpatient satisfaction. In addition, it is hoped that hospitals will retain customers and increase the number of visits, namely by improving the quality of service and completing infrastructure that is still lacking, so that patient satisfaction is met and patients become loyal.
3	Agus, D., S, Hidayat, S., Rosyidah. (2023)	The results of the Partial Least Square (PLS) analysis show that Patient Satisfaction does not have a significant effect on the loyalty of patients using Primary Health Facilities (PHF) of the National Health Insurance (NHI) 2). Service quality has a significant effect on patient satisfaction of users of Primary Health Facilities (PHF) of the National Health Insurance (NHI) 3). Service quality has a significant effect on the loyalty of patients using Primary Health Facilities (PHF) of the National Health Insurance (NHI).
4	Sumaryono. (2020)	The results of this study indicate that the Implementation of the Policy for the Healthy Indonesia Card Health Insurance

	Program plays a role in the Quality of Health Services because both variables are stated as Good.
5 Handiny, F, Fitri, Oresti, S. (2023)	The results of this study explain that the dimensions of quality were found to be significantly related, namely reliability, responsiveness, assurance, empathy and physical evidence with the level of patient satisfaction of NHI participants. It is hoped that the Health Center can improve the quality and quality of health services by increasing the professionalism of human resources through increasing managerial skills and training according to competencies, improving and developing facilities and infrastructure in achieving excellent service.

The results of 5 articles obtained that to improve the quality of National Health Insurance (JKN) services in public health facilities, namely by providing access to services, completing infrastructure that is still lacking, implementing the Healthy Indonesia Card Health Insurance Program Policy, and increasing the professionalism of human resources.

5. DISCUSSION

Providing access to government services must strive to improve accessibility and the quality of basic services, such as ease of access to water and health services, through participatory planning involving all elements of society and collaboration with stakeholders (Ari et al., 2025). Optimizing access to these services is a strategic effort to enhance the quality of health services in the community, ensuring rural communities gain better and more comprehensive healthcare, ultimately reducing morbidity and mortality rates (Nurhayati, 2022). In addition to accessibility, improving facilities and infrastructure is crucial in optimizing the National Health Insurance program by renovating inadequate health facility buildings, completing medical equipment, and ensuring the availability of sufficient medicines to support healthcare professionals in delivering optimal services (Nurhayati, 2022). Furthermore, the implementation of the Healthy Indonesia Card Health Insurance Program must be carried out professionally, responsibly, and transparently, ensuring that it meets its fundamental objectives and provides optimal services to the entire community, with routine evaluations to maintain and improve service performance (Juniasti, 2025; Sondari & Raharjo, 2017). Another essential aspect is improving the professionalism of human resources by recruiting, training, and incentivizing health workers such as midwives, nurses, and health

cadres, as qualified healthcare professionals contribute to better health services, increased productivity, efficiency, and national development (Said, 2023; Syahira, 2024).

6. CONCLUSION

It can be concluded that improving the quality of National Health Insurance (NHI) services in public health facilities can also be done by building an ecosystem with integrity, utilizing technology to facilitate access to health services that can facilitate the community in utilizing health services.

7. SUGGESTIONS

For the government, it is necessary to provide new policies to facilitate NHI participants in obtaining health services, strengthening cross-sector support, be it in the form of regulations, infrastructure, or funding. In addition, there is also a need for evaluation from various aspects in order to create good quality in the utilization of health services.

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