



Service Quality Towards User Satisfaction of National Health Insurance (NHI) : Literature Study

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Abstract. The quality of National Health Insurance (NHI) services is one of the important aspects of the health system in Indonesia. So that in an effort to improve the quality of health services, every health service facility is required to improve the quality of health services both internally and externally and continuously and sustainably. The purpose of this study is to determine the quality of service to the satisfaction of national health insurance (NHI) users. The method in this article uses a literature study, namely a method of collecting data by understanding and studying theories from various literatures related to a study that is being conducted. There are four stages of making a literature study in research, namely preparing the necessary literature sources, managing literature, organizing time and reading or recording research materials and by compiling articles. The results of this study show that the quality of service to the satisfaction of National Health Insurance (NHI) users is very important because it has a direct impact on the quality of life of the community with the quality of service, service waiting time, ease of access, affordable costs, good communication, availability of facilities, ability to overcome problems and satisfaction with the service process. It can be concluded that the quality of health services is very important because it has a direct impact on the quality of life of the community and patient safety. Good service quality can increase the satisfaction of NHI users and improve the quality of life of the community. For the government, it is necessary to improve evaluation and monitoring. Improve evaluation and monitoring of the quality of NHI services. Improve accessibility of information on NHI evaluation and monitoring.

Keywords: Satisfaction, National, Health, Insurance.

1. INTRODUCTION

National Health Insurance (NHI) is part of the national social security system that uses a mandatory social health insurance mechanism. The NHI program aims to provide protection to each program participant and also certainty of health service guarantee benefits so that NHI participants are expected to increase their productivity so that they can also improve their welfare (BPJS, 2014). The purpose of improving the quality of health services is first to fulfill the rights of patients to receive quality health services and provide satisfaction to patients, second is to encourage health service facilities to realize a culture of quality through good organizational governance and clinical governance, and third is to improve protection for human resources in Hospitals (Azwar, 2019).

The quality of National Health Insurance (NHI) services is an important aspect of the health system in Indonesia. Based on several sources, the quality of NHI services can be measured from several dimensions, including: 1) Physical Evidence, namely adequate health facilities and equipment. 2) Reliability, namely the ability to provide consistent and reliable health services. 3) Responsiveness, the ability to respond to patient needs quickly and effectively. 4) Empathy is the ability to understand and respect the needs and feelings of

patients. 5) Assurance is the ability to provide assurance about the quality of health services provided (Sara, 2019).

In improving the quality of NHI services, several strategies can be carried out by improving the ability of human resources in the health sector, improving health infrastructure and facilities, increasing public awareness and participation in the NHI program and improving coordination and cooperation between related parties in the NHI program (Feriwati, 2015). Improving the Quality of Health Services in NHI is a series of efforts by health service facilities in organizing health services that are in accordance with standards and prioritize patient safety (Murti, 2018). So that in an effort to improve the quality of health services, each health service facility is required to improve the quality of health services both internally and externally and continuously and sustainably. Thus, the quality of NHI services can be improved and provide better benefits for the community (BPJS, 2014).

National Health Insurance (NHI) has had a positive impact on the community. Based on data from the Ministry of Health, the number of NHI users continues to increase every year, with a total of 177.7 million visits in 2016. This shows that the benefits of NHI are increasingly felt by the community. In addition, NHI has also increased its membership coverage, with a total of 171.6 million people in 2016. This means that more people have registered as NHI participants and can enjoy its benefits. However, there are still several challenges that need to be overcome, such as increasing public awareness of the importance of NHI and the use of the NHI mobile application (Fadly, 2019). Based on research, only 4.15% of the total NHI participants have downloaded the NHI mobile application. However, further evaluation is still needed in its implementation. The quality of health services for NHI patients must be in accordance with the quality standards stipulated in the Regulation of the Minister of Health (PMK) No. 71 of 2013 concerning health services that excellent service quality is good service and satisfies customers or the community or other stakeholders, efforts to meet needs or requests, prepare, take care of what is needed in a prime manner, so that customers get something that exceeds their expectations (Pohan, 2019). The purpose of this study is to determine the quality of service to the satisfaction of national health insurance (NHI) users.

2. THEORETICAL STUDY

Service Quality

The quality of health services is the degree or level of perfection of health services provided in accordance with applicable service standards (Bahar, 2020). The quality of health services can include performance that shows the level of perfection of

health services, the quality of health services creates satisfaction for patients in accordance with the average satisfaction of the population but also in accordance with the standards and codes of ethics of the profession that have been set (Thabrany, 2014). The quality of health services is very important for the quality of health. The quality of health services can be seen in terms of the form, appearance, performance of a service, and can also be seen in terms of its function and aesthetics. Improving the quality of health services also requires a strategy in order to maintain or level the performance of health services (Nugraheni, 2023). Improving quality is also related to the quality of health services. Quality plays an important role when patients begin to choose health care providers based on the quality of service and the level of satisfaction from previous experiences. Many hospital administrators are starting to use patient perceptions to organize their services and staff for continuous improvement in overall organizational performance (Pohan, 2019).

National Health Insurance

National Health Insurance (NHI) is a health insurance program managed by BPJS Kesehatan. NHI is part of the National Social Security System. The objectives of NHI are:

- 1) Provide access to quality health services to all Indonesian people
- 2) Provide financial protection to the Indonesian population
- 3) Provide certainty of health service guarantee benefits
- 4) Increase productivity and welfare of NHI participants

3. METHOD

The research method is a scientific method used to obtain data for a specific purpose. The method in this article uses a literature study, namely a method of collecting data by understanding and studying theories from various literatures related to a study being conducted. There are four stages in making a literature study in research, namely preparing the necessary literature sources, managing literature, organizing time and reading or recording research materials and by compiling articles. The data collection uses a method of searching for sources with certain keywords in one or several databases and then reconstructing them from various sources such as books, journals, and research that has been conducted. Library materials obtained from various references are analyzed critically and must be in-depth in order to support propositions and ideas.

4. RESULTS & DISCUSSION

Thabrany (2014) explains that in improving the quality of NHI services, several strategies can be carried out, including:

- a. Increasing public awareness: Through campaigns and education, the public can better understand the importance of NHI and how to use it.
- b. Increasing the use of NHI mobile applications: By improving the application and increasing accessibility, more people can use the NHI mobile application to facilitate the registration process and use of health services.
- c. Improving the quality of health services: By improving the capabilities of human resources and health infrastructure, the quality of health services can be improved and provide better benefits to the community.

The quality of NHI (National Health Insurance) services is the quality of services provided to NHI participants. Good NHI service quality can be realized by providing easy access, speed, and equality of service. NHI has made various efforts to improve the quality of NHI services, including:

- a. Cutting the waiting time for NHI participants by utilizing an online queuing system
- b. Optimizing complaints from NHI participants at health facilities
- c. Listening to stakeholder aspirations
- d. Mapping stakeholder needs
- e. Adjusting INA CBGs rates according to current economic values
- f. Collaborating with the Corruption Eradication Commission
- g. Collaborating with WeCare through the Crowdfunding program

NHI also held a NHI Service Quality Transformation event to improve the quality of NHI services. This event aims to provide easy access, speed, and equality of service for all NHI participants (Banowati, 2021). The quality of service for the satisfaction of National Health Insurance (NHI) users is very important because it has a direct impact on the quality of life of the community. Here are some aspects of service quality that affect NHI user satisfaction:

- a. Service Quality

Good service quality, such as the ability of health workers, the availability of drugs and equipment, and the ability to overcome health problems.

- b. Waiting Time

Short and effective waiting times can increase NHI user satisfaction.

c. Ease of Access.

Ease of access to health facilities, such as strategic locations and flexible operating hours.

d. Affordable Costs

Affordable and transparent costs can increase NHI user satisfaction.

e. Good Communication

Good communication between health workers and NHI users can increase satisfaction and trust.

f. Availability of Facilities

Availability of adequate health facilities, such as medical equipment and medicines.

g. Ability to Solve Problems

Ability to solve health problems effectively and efficiently.

h. Satisfaction with the Service Process

Satisfaction with the service process, such as ease of filing claims and the treatment process.

Muthiah & Fakhruddin (2017) explain that the quality of health services is very important because it has a direct impact on the quality of life of the community. Here are some reasons why the quality of health services is very important:

a. Improving Quality of Life

Good quality health services can improve the quality of life of the community by providing effective and efficient health services.

b. Improving Patient Satisfaction

Good quality health services can improve patient satisfaction by providing health services that meet patient needs and expectations.

c. Improving Public Trust

Good quality health services can improve public trust in the health system by providing transparent and accountable health services.

d. Improving Cost Efficiency

Good quality health services can improve cost efficiency by reducing unnecessary costs and increasing effective use of resources.

e. Improving Human Resource Quality

Good quality health services can improve the quality of human resources in the health sector by providing effective training and development.

f. Improving Patient Safety

Good quality health services can improve patient safety by providing safe and effective health services.

g. Improving Environmental Quality

Good quality health services can improve environmental quality by providing environmentally friendly and sustainable health services.

Based on the previous discussion, it can be concluded that service quality has a significant impact on the satisfaction of National Health Insurance (NHI) users. Here are some conclusions:

a. Good Service Quality Increases NHI User Satisfaction

Good service quality, such as service quality, short waiting time, ease of access, affordable costs, and good communication, can increase NHI user satisfaction.

b. Factors Affecting NHI User Satisfaction

Factors such as service quality, waiting time, ease of access, costs, and communication affect NHI user satisfaction.

c. The Importance of Improving NHI Service Quality

Improving NHI service quality can increase user satisfaction and improve people's quality of life.

d. Strategy to Improve NHI Service Quality

Strategies such as increasing public awareness, increasing the use of NHI mobile applications, and improving the quality of health services can help improve the quality of NHI services.

In accordance with research by Sondari & Raharjo (2017), national health insurance users hope that the services provided will maintain and improve performance by conducting routine evaluations of the services provided. This can make a big contribution as a service satisfaction to the community.

5. CONCLUSION

It can be concluded that the quality of health services is very important because it has a direct impact on the quality of life of the community and patient safety. Good service quality can increase the satisfaction of NHI users and improve the quality of life of the community.

6. SUGGESTIONS

For the government, it is necessary to improve evaluation and monitoring. Improve evaluation and monitoring of the quality of NHI services. Improve accessibility of information on NHI evaluation and monitoring.

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