

THE INFLUENCE OF THE COMPLETENESS OF BPJS CLAIMS ON THE QUALITY OF CLAIMS AT MUHAMMADIYAH HOSPITAL BANDUNG

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Abstract

This study aims to determine the effect of the completeness of BPJS outpatient claim requirements on the quality of claims at the Muhammadiyah Hospital in Bandung. The research method used by the author is quantitative with a descriptive approach. The data collection techniques used were observation, literature study, and questionnaires. The sampling technique used a simple random sampling technique with a sample of 100 outpatient BPJS Health claim files in February. In testing data analysis using SPSS, based on the results of the simple linear regression test and the significance of $\alpha=5\%$ (0.05) or a confidence level of 95% shows that $t_{count} > t_{table}$, meaning that the completeness of the BPJS outpatient claim requirements files influences the quality of claims at the Muhammadiyah Hospital in Bandung. The influence is 69.5% of the completeness variable for outpatient BPJS claims on claim quality, while the remaining 30.5% is influenced by other variables error (e).

Keywords: Completeness, BPJS Claim, Claim Quality.

INTRODUCTION

A hospital is a health service institution that provides comprehensive individual health services. This means that the hospital not only provides inpatient services for patients who need intensive care, but also provides outpatient services for patients who can go home after receiving treatment. Apart from that, hospitals are also required to provide emergency services 24 hours a day to treat patients who are in critical condition and require immediate medical treatment. In this way, hospitals act as comprehensive health service centers and become the main reference for the community in obtaining quality health services (Nurhidayah, 2020).

Completeness of BPJS claims is not just a collection of documents, but a vital tool to ensure a smooth claims and payment process for BPJS participants. Completeness of a BPJS claim is all the documents needed to process a BPJS claim, including the claim form, medical resume, participant eligibility letter (SEP), and other supporting evidence (BPJS Kesehatan, 2015).

Outpatient care is a health service provided to patients with the aim of solving health problems without requiring hospitalization. Patients come to health facilities, such as hospitals, health centers, or clinics, to get various kinds of health services. The health social security administration body or what is known as BPJS is a legal entity formed to administer the health insurance program (Kementrian Kesehatan RI, 2016).

BPJS Regulation number 1 of 2014 concerning the implementation of health insurance, article 4, BPJS participants consist of participants who receive health insurance contribution assistance (PBI) and participants who are not recipients of health insurance contribution assistance (PBI) (Kemenkes RI, 2018)

Bandung Muhammadiyah Hospital also accepts services for outpatients and inpatients who use BPJS by completing the specified requirements, both BPJS-PBI patients and BPJS Non-PBI patients. Requirements that must be completed by patients include original referral letter from Health Facilities (Health Facilities), Photocopy of BPJS Card, Photocopy of KTP, and Photocopy of Family Card. Once the requirements are complete, provide them to the officer and the officer will immediately print the SEP (Participant Eligibility Letter) and proof of the Outpatient Service Form so that the files will be combined. Then the requirements are given back to the patient for examination at the designated polyclinic.

Referring to previous research (Silviana, 2018: 4.), the delay in sending BPJS claim documents from the treatment room to the medical records room, from the room attendant and then to the BPJS claims officer, apparently has two main factors: first, incomplete documents proving service.

This causes the claims verification process to be hampered because the required data is not available completely. Second, the lack of involvement of DPJP and nurses in completing claim documents. This lack of proactivity from the relevant parties slows down the process of preparing claim documents, resulting in delivery delays. Apart from that, incomplete medical records are one of the causes of problems with BPJS claim files. This often happens because the doctor in charge (DPJP) does not record all the required information completely and accurately. As a result, the BPJS claim file must be returned to the DPJP to be completed, which further prolongs the claim process.

METHODS

This research uses a quantitative approach with a descriptive type of research. According to (Sugiyono, 2018) Quantitative research methods, which are based on the philosophy of positivism, have the main aim of describing and testing hypotheses that have been created by researchers. In the process, this method focuses on collecting, processing and analyzing numerical data, resulting in findings that are dominated by numbers.

According to (Sugiyono, 2019:35) defines descriptive research as research that determines the value of one or more independent variables regardless of comparison or relationship with other variables.

According to (Notoatmodjo, 2015) Population in the research context refers to the entire object that is the research target. These objects can be individuals, objects, events, or other things that researchers want to study and analyze.

Meanwhile (Aziz Alimul, 2017) states that sample in the context of research refers to the part of the population chosen by the researcher to represent the entire population.

The probability sampling technique used by the author in this research is using a simple random sampling technique. According to (Sugiyono, 2019:35) states that the word sample (simple) is because the sampling of sample and population members was carried out randomly without paying attention to the equivalents in the population.

The sample size was calculated using the Slovin formula from the total population of outpatient BPJS claim files in February 2024, namely 25,650 claim files. The sample used

to use slovin at a critical value of 10% is 99.6 claim files with rounding to 100 outpatient BPJS claim files. The 100 BPJS outpatient claim files consist of 49 complete files and 51 incomplete files. In this case, 51 files were incomplete, one of which was caused by an undetected SEP, the absence of a chronology letter for a non-KRL fall accident patient, and an incomplete medical resume.

RESULTS AND DISCUSSION

Data from a survey of 15 workers in the casemix unit of Muhammadiyah Hospital Bandung, broken down into average scores and percentages. Validity and Reliability Test Results of Questionnaire Statements:

1. Validity Test Results

According to Sugiyono (2017:121), if a measuring instrument is said to be valid, then the measuring instrument can be relied upon to provide accurate and consistent results.

The validity test is used by researchers to measure the validity of a questionnaire. If the value of $r_{\text{count}} > \text{value } r_{\text{table}}$ then the questionnaire is considered valid. The significance is two-way, namely the influence of variable X on variable Y, so $df = N-2$ the result is $df = 15-2$ which is 13, we get r_{table} of 0.4409. And the results of all statements are valid, because $r_{\text{count}} > \text{greater than } r_{\text{table}}$.

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item- Total Correlation	Cronbach's Alpha if Item Deleted
x1	42,40	10,543	,545	,928
x2	42,47	9,838	,708	,920
x3	42,60	8,971	,854	,911
x4	42,80	9,171	,667	,923
x5	42,60	8,971	,854	,911
y1	42,73	8,781	,827	,913
y2	42,67	9,238	,690	,921
y3	42,67	9,095	,744	,918
y4	42,40	10,543	,545	,928
y5	42,67	8,952	,799	,914

2. Reliability Test

Sugiyono (2017: 268) defines a reliability test in the context of research as aiming to measure the extent to which several measurements on the same object produce the same results. A questionnaire is considered reliable if the results of the reliability coefficient or Cronbach's Alpha are > 0.4409 .

Reliability Statistics

Cronbach's Alpha	N of Items
,927	10

The reliability test results above show a Cronbach's Alpha value of 0.927 and the N of items or statement items is 10 statements with rtable of 0.440 the result is Reliable because $r_{count} 0,927 > r_{table} 0,440$.

3. Correlation Test

Sugiyono (2017:224) defines the correlation test in the context of research as aiming to measure the strength and direction of the relationship between two or more variables.

Correlations

		claim_completeness	Quality_Claim
claim_completeness	Pearson Correlation	1	,833**
	Sig. (2-tailed)		,000
	N	15	15
Quality_Claim	Pearson Correlation	,833**	1
	Sig. (2-tailed)	,000	
	N	15	15

**. Correlation is significant at the 0.01 level (2-tailed).

The dependent variable and independent variable have a coefficient value of 0.833 in the coefficient interval of 0.80 – 1.00. So, it can be concluded that the variable claim completeness (X) and claim quality (Y) have a very strong relationship.

4. Simple Linear Regression Test

A simple linear regression test is to test whether there is an influence between variable X or claim completeness on variable Y or claim quality.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1,972	3,974		,496	,628
1 claim_completeness	,906	,167	,833	5,438	,000

a. Dependent Variable: Quality_Claim

The results of the simple linear regression test above show a constant value of 1.974 and a claim completeness value of 0.906, so the regression equation formula from these results is $Y = 1.974 + 0.906X$ is positive.

5. Hypothesis Test Results

According to Sugiyono (2017:31) Hypothesis is a temporary answer to the formulation of a research problem. The hypothesis, which is still a temporary answer, will then be proven empirically/real. If $t_{count} < t_{table}$ face H_0 accepted (H_1 rejected) and if $t_{count} > t_{table}$ face H_0 rejected (H_0 rejected) $\alpha = 0.05$ in finding t_{table} .

H_0 : Completeness of outpatient BPJS claims does not affect the quality of claims at Muhammadiyah Hospital Bandung.

H_1 : Completeness of outpatient BPJS claims influences the quality of claims at Muhammadiyah Hospital Bandung.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1,972	3,974		,496	,628
1 claim_completeness	,906	,167	,833	5,438	,000

a. Dependent Variable: Quality_Claim

t value_{table} 2.160 compared to the t value_{table} obtained from the table of significant values with a confidence level of 95% and a significant level of $\alpha = 5\%$ (0.05) with N = 15 respondents with df = 2, two-way significance between the influence of variable X on Variable Y, so df = N – 2 the result is df = 15 - 2 which is 13.

Results $t_{\text{count}} = 5.438$ (can be seen from the Coefficients table) from the variable Claim Completeness (X) to Claim Quality (Y) and t_{table} of 2,160 so that $t_{\text{count}} > t_{\text{table}}$, Mark H_0 rejected and H_1 accepted, meaning that the variable completeness of outpatient BPJS claims influences the quality of claims at Muhammadiyah Hospital Bandung.

6. Coefficient of Determination Results

The coefficient of determination is a number that states or is used to determine the magnitude of the influence of one or more variables X (free) on Y (dependent), as defined by Siregar (2017:338). The coefficient of determination test is how big the influence of the claim completeness variable is on the quality of the claim.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,833 ^a	,695	,671	1,059

a. Predictors: (Constant), claim_completeness

The coefficient of determination test results is looked for in the test results above using SPSS in a simple linear regression test, the result is how big the influence of the outpatient BPJS claim completeness variable is on the quality of claims at Muhammadiyah Hospital Bandung. So, the result is 69.5% of the influence of the claim completeness variable (X) on claim quality (Y), while the remaining 30.5% is influenced by other variables or errors (el). Based on the results above, it can be concluded that to measure the strength or lowness of the influence relationship, look at the table above with a value of $R = 0.833$, which means the influence relationship above is very strong.

CLOSING

Conclusions

Based on the results of research regarding the completeness of outpatient BPJS claims on the quality of claims at the Muhammadiyah Hospital in Bandung, the author concludes as follows: 1) Based on the results of the data that the author examined, the author found several incomplete BPJS outpatient claim files in February 2024 out of 25,650 population files and 100 samples of outpatient BPJS claim files to be studied, of the 100 samples consisting of 49 complete claim files and 51 incomplete claim files. Incomplete claims files are caused by undetected SEPs, no chronology letters for non-KRL fall accident patients, incomplete medical resumes, and 2) Based on the results of research using a questionnaire, the results were obtained using a regression test model simple linear, with a sample of $N=15$ and a significance of $\alpha = 5\%$ (0.05) or a confidence level of 95%, obtained t count of 5.438 and t table of 2.160, the result is t count $>$ t table, then H_0 is rejected and H_1 is accepted, meaning the completeness of the BPJS claim outpatient treatment affects the quality of claims at the Muhammadiyah Hospital in Bandung. The result of the influence is 69.5% of the influence of the claim completeness variable, while the remaining 30.5% is influenced by other variables or error (el).

Suggestions

Based on the results of research regarding the completeness of outpatient BPJS claims on the quality of claims at the Muhammadiyah Hospital in Bandung, it is very important to carry out further research by adding research variables.

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