

Satisfaction Assessment on Healthcare Service of COB Healthcare Social Security Agency Patient in Hospital X

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Abstract

Coordination of Benefit (COB) is a process of two or more insurers who warrant the same person for the same health insurance benefit. COB Healthcare Social Security Agency patient's visit has been increasing in the last 3 years but the percentage of healthcare services utilization was below the normative standard (10.4%). This research aimed to assess satisfaction of COB Healthcare Social Security Agency patient in Hospital X. This research conducted on 28 respondent as the research sample which visited the outpatient unit in Hospital X. This was descriptive analytic research with cross sectional design. Research result showed that reliability and assurance indicator of COB Healthcare Social Security Agency patient in Hospital X satisfaction categorized as bad while in tangible, empathy and responsiveness indicator categorized as good or the patient satisfied. The result of this research could be used as an evaluation related to the healthcare service utilized by the COB Healthcare Social Security Agency patient in Hospital X. Research from this research hopefully could increase the visit and utilization of healthcare services by the COB Healthcare Social Security Agency patient in Hospital X.

Keyword: Coordination of Benefit, hospital, patient satisfaction

I. INTRODUCTION

Coordination of Benefit (COB) is a process of two or more insurers who warrant the same person for the same health insurance benefit (Healthcare Social Security Agency, 2016). Healthcare Social Security Agency is an agency which managed the national health insurance in Indonesia (Cong & Mai, 2014). Hospital X already cooperated with the Healthcare Social Security Agency since 2014. Healthcare Social Security Agency already applied *Coordination of Benefit* (COB) with private health insurance (commercial insurance) since 2015. Hospital X has been cooperating with a few of company which warrant COB Healthcare Social Security Agency since 2015. COB Healthcare Social Security Agency patient's visit has been increasing in the last 3 years from 10 visits become 95 visits. The visit increasing did not mean that the utilization of the healthcare services also increase. Percentage of COB Healthcare Social Security Agency patients showed in Table 1.

Tabel 1 Percentage of Patient Visit Based on The COB Warrant of Healthcare Social Security Agency in 2015 – 2017

Warrantor Company	Cooperation Time	Number of Employee	Semester	Visit						Total Visit	
				ER		Outpatient		Inpatient		N	%
				n	%	n	%	N	%		
PT. Yakes Telkom	December 2015	811	1 st	-	-	37	4,56	2	0,24	86	10,6
			2 nd	-	-	46	5,67	1	0,12		
PT. PJB Services	July 2017	377	1 st	-	-	-	-	-	-	4	1,06
			2 nd	1	0,26	1	0,26	2	0,53		
PT.Trakindo	August 2016	130	1 st	-	-	-	-	1	0,76	1	0,76
			2 nd	-	-	-	-	-	-		
PT. POS	September 2017	143	1 st	-	-	3	2,09	-	-	4	2,79
			2 nd	-	-	-	-	1	0,69		
PT. Djarum	July 2016	140	1 st	-	-	-	-	-	-	0	0
			2 nd	-	-	-	-	-	-		
Total		1601		1	0,06	87	5,43	7	0,43	95	5,93

Based on Table 1, it showed that visits of patients from company with COB Healthcare Social Security Agency increased in 2017 but the utilization of healthcare services in ER, Outpatient Unit, and Inpatient Unit categorized as low. The low utilization indicator in accordance with the result of Basic Health Research (Indonesian Ministry of Health, 2013) which showed that 10.4% Indonesian citizen in 1 month utilize outpatient service, and 2.3% utilize

inpatient service. This research aimed to assess satisfaction of COB Healthcare Social Security Agency patient in Hospital X.

II. METHOD

This was descriptive analytic research with cross sectional design. This research conducted in Hospital X in January until May 2018. Sample taken was 28 respondents with purposive sampling technique. Respondent of this research was patient which have been utilize the healthcare services in Hospital X. Instrument used in this research was questionnaire. Data collected will be analysed descriptively.

III. RESULT

Indicator of the satisfaction assessment of COB Healthcare Social Security Agency patient in Hospital X including reliability, assurance, tangibles, empathy and responsiveness. The score of each indicator shown in Table 2.

Table 2 Score of satisfaction assessment of COB Healthcare Social Security Agency patient in Hospital X

Indicator	Category						Total	
	Good		Bad					
	f	%	f	%	f	%	f	%
Reliability	10	35,7	18	64,3	28	100		
Assurance	13	46,4	15	53,6	28	100		
Tangibles	26	92,9	2	7,2	28	100		
Empathy	22	78,6	6	21,4	28	100		
Responsiveness	23	82,1	5	17,9	28	100		

Based on Table 2, showed that 50% COB Healthcare Social Security Agency patient in Hospital X evaluate reliability and assurance indicator of the health care service provided in the hospital categorized as bad while on tangibles, empathy and responsiveness indicator categorized as good.

IV. DISCUSSION

Result of the research showed that reliability of the healthcare service provided by the hospital categorized as low. Reliability is one of the component which influenced the achievement of patient satisfaction (Supartiningsih, 2017). Among all the indicators, reliability is an important indicator. The poor result of reliability assessment could be one of the factors caused the low visit of COB Healthcare Social Security Agency patient in Hospital X.

Assurance is one of manifestation of behaviour and medical ethics of healthcare workers (Cong & Mai, 2014). Patient who have good impression of a healthcare by the healthcare workers would make a visit to that healthcare facility. The COB Healthcare Social Security Agency patient in Hospital X mostly stated that they could not meet the doctor freely to consult on their health issues. Patient who feel their health is guaranteed and will have good services on health care have great impact towards their visit and satisfaction (Damen, 2017). Patient who gets more time to meet and consult with a doctor will feel more satisfied (Anjani, 2018).

Facilities and infrastructure in a healthcare facilities affect the assessment of service quality and patient satisfaction (Cong & Mai, 2014). Result showed that on tangible indicator assessment which including hospital's facilities and infrastructure categorized as good. Only a few patient rate bad in tangibles indicators, they feel that some of hospital facilities still need some improvement.

Empathy in this research defined as modesty and giving more attention from the healthcare workers and other workers in the hospital. Result from this research showed that the empathy of the healthcare workers categorized as good. However, empathy is not always directly affect the patient satisfaction (Wibowo, Sandjaja, & Hasmi, 2016).

Responsiveness also one of the important component which affecting service quality and patient satisfaction in healthcare services (Cong & Mai, 2014). Component which provide services in hospital not only healthcare workers, but also the supporting workers in hospital. In this research, supporting workers which assessed by the patient was the administration staffs. Administration staffs who were responsive and have good empathy will increase the patient satisfaction (Surydana, 2017).

V. CONCLUSION

Research result showed that reliability and assurance indicator of COB Healthcare Social Security Agency patient in Hospital X satisfaction categorized as bad while in tangible, empathy and responsiveness indicator categorized as good. This result could be used as an evaluation related to the healthcare service utilized by the COB Healthcare Social Security Agency patient in Hospital X.

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