

## Effect Quality Of Health Insurance Service On Public Satisfaction Of Public Surgical Interior Ulin Hospital Banjarmasin

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### ABSTRACT

**Background:** Health is a prosperous state of body, soul, and social that is possible every individual to live productively in a social and economical way. With this health, every individual can carry out activities as a living creature created by God Almighty so as to live productively both socially and economically. In regulating health problems, a special body is responsible for the maintenance of health assurance, where the agency must provide good service quality in order to achieve service satisfaction

**Objective:** To know the Influence of Quality of health insurance Service to Patient Satisfaction in General Surgery Room Ulin Hospital Banjarmasin

**Method:** This research uses Analytical Survey approach using Cross-Sectional design method. With the number of samples of 58 respondents who use the health insurance service in the General Surgery Room Ulin Hospital Banjarmasin

**Result:** From the statistical test result using Chi-Square obtained P-value of 0.000. this indicates that the value is smaller than  $\alpha$  is  $\leq 0.05$  where in this case  $p \leq \alpha$  then the hypothesis  $H_a$  in a receipt which means there is a significant influence between the quality of health insurance service on patient satisfaction in the room General Surgery Ulin Hospital Banjarmasin

**Conclusion:** There is a significant influence on the quality of health insurance service on patient satisfaction in the room General Surgery Ulin Banjarmasin Hospital

**Keywords:** Health Insurance Service (HIS), Quality, Hospital.

## BACKGROUND

Health is a prosperous state of body, soul, and social that is possible every individual to live productively in a social and economical way. With this health, every individual can carry out activities as a living creature created by God Almighty so as to live productively both socially and economically. In regulating health issues, a special agency responsible for the maintenance of health assurance is required, in which the agency must provide good service quality in order to achieve service satisfaction.

The World Health Organization (WHO, 2010), encourages all States to develop universal health coverage (Universal Health Coverage). With the health insurance all residents in the country that develop this health insurance including health insurance participants (WHO, 2010).

In Indonesia, on January 1, 2014, a Social Security Administering Body was established which is in line with the World Health Organization's goal of developing health insurance for all residents. HIS Health is a legal entity established to organize health programs (Regulation HIS Health No. 1 the Year 2014).

HIS Health should understand the needs of the public health service it serves in determining the most effective way of providing quality health services. Zeithaml et al (in Rangkuti, 2006) state that quality service is formed in five demands of Service Quality (Servqual) namely, reliability, responsiveness,

assurance, empathy, and physical evidence (Rangkuti, 2006).

Quality health services one aspect of health services is an important factor in achieving patient satisfaction. Patient satisfaction is a patient's feeling that arises as a result of the health service performance it receives after the patient compares it to what it expects (Pohan, 2007).

There are 5 hospitals and 1 Clinic in Banjarmasin city in cooperation with HIS, among others Sari Mulia Hospital type B, Siaga Hospital type B, Dr. H. Moch Hospital. Ansari Saleh type B, Ulin General Hospital type A.

During the last 3 years from 2014 to 2016, the number of HIS patients at Ulin Banjarmasin Hospital has increased significantly. Data according to Ulin Hospital Banjarmasin which is Type A Hospital in General Surgery Room there are 1.347 HIS patients during 2014. Then in 2015 increased to 1,587 patients HIS. And in 2016 experienced a very significant increase from the year 2015 which is 1,687 patients HIS treated in the General Surgery Room.

Based on a preliminary study conducted by researchers on December 15-16 with observation and discussion on 10 inpatients Ulin Banjarmasin Hospital, 6 patients expressed satisfaction on services provided by the hospital, 4 patients expressed less satisfied with the service HIS due to handling long. HIS Health should understand the needs of the public health services it serves in determining

the most effective way of providing quality health services. Zeithaml et al (in Rangkuti, 2006) state that quality service is formed from five dimensions of Service Quality (Servqual) namely, reliability, responsiveness, assurance, empathy, and physical evidence (Rangkuti, 2006).

Satisfaction is a feeling of joy when something is expected has been fulfilled. According to Kotler (2002), satisfaction is a feeling of pleasure that someone felt after comparing the results of a product with his expectations. Satisfaction is one indicator of the success of health services, one of which is patient satisfaction. Supriyanto (2010) defines patient satisfaction as a feeling of joy because of the service (service) received in accordance with expectations.

## MATERIALS AND METHODS

This research is a kind of analytic survey research. The type of this research used cross-sectional approach (Notoatmojo, 2010). The method used in this research is the quantitative method. The population in this study were all in-patient HIS Ulin General Hospital Surgery Room in a month amounted to 140 patients, and samples used were 58 samples. Sampling technique in this research using Purposive Sampling.

Data collection using questionnaires published by the researchers themselves. Method of data analysis in this research include:

### a. Univariate

Univariate analysis was performed on each variable from the research result to know the distribution, frequency, and percentage of each variable studied.

### b. Bivariate

This analysis is conducted on two variables that are suspected to be related (testing the hypothesis) that is to know the relation of the independent variable with dependent variable through Chi-Square test. This analysis was performed with the aid of a computing device using a 95% confidence level, thus the value  $\alpha = 0.05$ .

## RESULT

### a. Quality of Service

Tabel 1. Quality of Service in operation room

No	Quality of service	F	%
1	Quality	24	58,6%
2	Not Quality	34	41,4%
Total		58	100%

From table 1 can be seen that on the results of research from 58 respondents. It was found that the quality of HIS service was 24 respondents (41.4%), whereas respondents who stated no quality or less good HIS that is 34 respondents (58.6%).

### b. Level of satisfaction

Tabel 2. Level of satisfaction patients

No	Level of satisfaction	F	%
1	satisfied	25	43,1%
2	Not satisfied	33	56,9%
Total		58	100%

From table 2 can be seen that on the results of research from 58 respondents. It was found that those who stated satisfied in the service of HIS were 25 respondents (43.1%), while respondents who stated not satisfied in service HIS that is 33 respondents (56.9%).

### c. Health insurance Service Quality Impact on Patient Satisfaction

Tabel 3. Analysis health insurance service quality on patient satisfaction

No	Quality of service	Level of satisfaction				Jumlah	
		Not satisfied		satisfied		F	%
		F	%	F	%		
1	Not quality	27	79,4	7	20,6	34	100
2	Quality	6	25	18	75	24	100
	total	33	56,9	25	43,1	58	100
<i>P Value = 0,000</i>							
$\alpha = \leq 0,05$							

from table 3 Analysis of Quality Impact of HIS Service on Patient Satisfaction of General Hospital Surin Ulin Banjarmasin. Based on the results of bivariate analysis using Chi-Square test obtained P value of 0.000. this indicates that the value is smaller than  $\alpha$  is  $\leq 0.05$  where in this case  $p \leq \alpha$  then the hypothesis is received which means there is a significant relationship between the quality of HIS service to patient satisfaction in the General Surgery Room Ulin Banjarmasin Hospital.

## DISCUSSION

### 1. HIS service quality in General Surgery Room of Ulin Banjarmasin General Hospital.

Based on the characteristics of respondents associated with the quality of service HIS got the client appraiser for the male gender category that states no quality amounted to 21 respondents and stated the quality amounted to 12 respondents. As for the category of women who say no quality amounted to 8 respondents and states quality amounted to 17 respondents. Results showed that of 58 respondents most stated no quality service HIS that is a male category that is 21 respondents. To based on the characteristics of respondents based on age range 21-35 years of the age states not qualified number of 10 respondents and states quality amounted to 9 respondents. For the age range of 36-50 years states not qualified amounted to 14 respondents and stated quality amounted to 12 respondents. For the age range, 51-65 yrs stated no quality amounted to 5 respondents and stated quality amounted to 8 respondents. The results show that of 58 respondents most stated no quality service HIS ie age range 36-50 years that is 14 respondents. To based on the characteristics of the respondents the level of non-school education states no quality amounted to 1 respondent and stated quality amounted to 1 respondent. For the respondents the level of elementary school education is not

qualified amounted to 4 respondents and stated quality amounted to 5 respondents. For the respondents the level of junior high school education is not qualified amounted to 8 respondents and stated quality amounted to 8 respondents. For respondent the level of senior high school education is not qualified numbered 9 respondents and stated quality amounted to 14 respondents.

For respondents, the level of education diploma states no quality amounted to 4 respondents and certify quality amounted to 1 respondent. For respondents, the level of education bachelor states no quality amounted to 3 respondents and certified quality amounted to 0 respondents. Results show that of 58 respondents most stated quality HIS service that is at the level of senior secondary education is 14 respondents. For the characteristics of respondents based on the type of work does not work states no quality amounted to 5 respondents and certified quality amounted to 2 respondents. For the work of the peasants declared no quality amounted to 8 respondents and certified quality amounted to 4 respondents. For the work of civil servants declared no quality amounted to 4 respondents and certify quality amounted to 1 respondent. For entrepreneurship work claimed not qualified amounted to 10 respondents and stated quality amounted to 13 respondents. For the housewife say not qualified amounted to 2 respondents and quality amounted to 9 respondents. The

results show that of 58 respondents most stated no quality HIS service is on the type of self-employment work is 13 respondents.

Based on the results of research that has been done is that the assessment of respondents to the quality of HIS service that states the quality of service HIS that is 24 respondents (41.4%) and who stated no quality or less good HIS that is 34 respondents (58.6%). The results showed that the assessment of the quality of service clients HIS said not qualified this is likely due to service and quality and level of excellence if the services received and obtained not in accordance with what is expected.

Of the 5 most influential dimension are Reliability and Responsiveness. From the results of the questionnaire analysis given to the patient HIS for reliability dimension obtained the most widely selected respondents are feeling satisfied with the service HIS. This makes the client's satisfaction increased against HIS service. While on the dimensions of Responsiveness obtained the most widely selected by the respondents that the officials quickly in the administration of this matter also can be HIS users feel very satisfied with the service administration is fast responsive.

From the total statement filled by the respondent got the lowest statement that is on the Assurance dimension which the

officer in the service is not professional because the officer is less friendly in HIS service.

Based on research of Alamri (2015) also stated that patient satisfaction of HIS Kesehatan participants found that 51 respondents (57,3%) felt that good nurse service quality and 38 respondent (42,7%) of service quality of nurse less good.

According to Parasuraman in Gde Muninjaya (2010) In the quality of service HIS quick response, reliability, certainty, concrete evidence is a thing to note, it is very important in meeting customer expectations in hall fast in service, reliable in the ability to provide services, this certainty can be linked courtesy and hospitality services provided HIS, and concrete evidence provided directly and can be perceived by customers or clients HIS.

## **2. level of patient satisfaction of participants of HIS client in general surgery of Ulin General Hospital**

Based on the characteristics of respondents associated with the level of satisfaction of service HIS got the client appraiser for male gender category that states not satisfied amounted to 20 respondents, and expressed satisfaction amounted to 13 respondents. As for the category of women who expressed dissatisfaction amounted to 8 respondents and expressed satisfaction amounted to 17

respondents. Results show that of 58 respondents most stated not satisfied HIS service that is the male category that is 20 respondents. To based on the characteristics of respondents based on age range 21-35 years of age declared unsatisfied amounted to 10 respondents and expressed satisfaction amounted to 9 respondents. For the age range, 36-50 years declared unsatisfied amounted to 14 respondents and expressed satisfaction amounted to 12 respondents. For the age range of 51-65 years expressed dissatisfaction amounted to 4 respondents and expressed satisfaction amounted to 9 respondents. Results show that of 58 respondents most stated not satisfied HIS service that is age range 36-50 year that is 14 respondent. To based on the characteristics of respondents the level of non-school education declared unsatisfied amounted to 1 respondent and expressed satisfaction amounted to 1 respondent. For respondents, the level of elementary education declared not satisfied amounted to 3 respondents and expressed satisfaction amounted to 6 respondents. For the respondents level of junior education declared not satisfied amounted to 9 respondents and expressed satisfaction amounted to 7 respondents. For respondents, the level of senior high school education declared unsatisfied amounted to 8 respondents and expressed satisfaction amounted to 15 respondents. For

respondents diploma education level states not satisfied amounted to 4 respondents and expressed satisfaction amounted to 1 respondent. For the respondent's education level bachelor declared not satisfied amounted to 3 respondents and expressed satisfaction amounted to 0 respondents. Results show that of 58 respondents most stated satisfied HIS service is at the level of senior secondary education is 15 respondents. For the characteristics of respondents based on the type of work is not working declare not satisfied amounted to 3 respondents and expressed satisfaction amounted to 4 respondents. For the work of farmers declared unsatisfied amounted to 9 respondents and expressed satisfaction amounted to 3 respondents. For the work of civil servants declared not satisfied amounted to 4 respondents and expressed satisfaction amounted to 1 respondent. For entrepreneur job declared dissatisfaction amounted to 10 respondents and stated satisfied amounted to 13 respondents. For the housewife say not satisfied amounted to 2 respondents and satisfied states amounted to 9 respondents. Results show that of 58 respondents most stated not satisfied HIS service is on the type of self-employment work is 13 respondents.

Based on the result of the research, it is found that client's satisfaction to the satisfaction of HIS participant expressing satisfaction in the service of HIS is 25 respondents (43,1%) and that is not

satisfied that is 33 respondent (56,9%). The results show that there are still many clients expressed less satisfied. This is because the services provided are less in line with what the client expected. If services are provided as expected then the powers will arise. According to Supranto 2001 stated that Satisfied or not HIS client service depends on the services provided by HIS officers.

This result is in line with research conducted by (Sabarguna, 2004) which states that the level of satisfaction is a function of the difference of perceived performance with expectations. If performance is below expectations then the customer will be very disappointed. One that affects satisfaction is the speed of service provided by HIS officials. Besides, clients also have to wait too long in getting the room. This very affects the satisfaction because it is very important to service speed affects the client satisfaction. According to Hafizurrachman (2004) client satisfaction is very strongly associated with the client, if the services provided are appropriate and can make the client satisfied, then in improving the quality of HIS better service. Satisfaction is also associated with client healing, a good assessment is given an essential measurement that is fundamental to the service itself.

### 3. The influence of HIS service quality on patient satisfaction in General Surgery Room of Ulin Banjarmasin General Hospital

The result shows that from 58 respondents who stated quality in HIS service are 24 respondents (41.4%), while those who stated no quality in HIS service is 34 respondents (58.6%). And for the level of satisfaction of service HIS who expressed satisfaction 25 respondents (43.1%) while respondents who stated not satisfied to service HIS that is 33 respondents (56.9%). From the results of statistical tests using Chi-Square obtained P-value value of 0.000. this indicates that the value is smaller than  $\alpha$  is  $\leq 0.05$  where in this case  $p \leq \alpha$  then the hypothesis  $H_a$  in a receipt which means there is significant influence between the quality of HIS service to patient satisfaction in the General Surgery Room Ulin Hospital Banjarmasin.

In Rila Research (2016) the results of hypothesis testing also show  $p$  value: 0.00 and  $\alpha$  0.05 so it can be concluded that  $p$  value  $< \alpha$  and can be described that the value of  $H_0$  rejected so there is a significant relationship between service quality and patient satisfaction.

Quality of service HIS provided quality and will lead to a sense of satisfaction of service more to the level of satisfaction. Health care is also very important because it is a requirement of the customer that must be fulfilled to produce a quality

service. The key to the success of a healthcare organization is what is needed and what the customer wants and strives to meet in accordance with Efendi's (2013) study. Satisfaction can also be obtained in part from what is expected and obtained in health services. This is evidenced by many respondents who stated the quality of service is not good and feel not satisfied. This factor that causes client satisfaction is in the category of dissatisfaction is the lack of attention given from HIS officers it is that causes respondents said the quality of service is not good and feel not satisfied.

### CONCLUSION

There is a significant influence on the quality of health insurance service on patient satisfaction in the room General Surgery Ulin Banjarmasin Hospital

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