The differences of satisfaction between national health insurance and general patients in public hospital, Wangaya Denpasar

Made Karma Maha Wirajaya*, Putu Ayu Laksmini, Ni Nyoman Dwi Sutrisnawati
Universitas Bali Internasional, Jl. Seraya, Gang Jeruk No. 9A, Denpasar, Indonesia

*mdkarma.wirajaya@gmail.com

Abstract. In the JKN era, hospitals were required to be able to provide quality services for patients. The continuity of JKN, which has been mainly in hospitals, still reaps pro and contra, related to the stigma on the quality and level of satisfaction of JKN participants. This study aim to determine the differences in the satisfaction level of JKN patients with general patients at Wangaya Hospital. This research is an analytic observational study using a cross sectional approach. The sample size from JKN patients was 81 respondents, while general patients were 19 respondents. The results of the analysis using Chi-Square, it was obtained p value of 0.153 (p> 0.05) which indicated that there was no difference between JKN patient satisfaction and general patient satisfaction. There is no difference in patient satisfaction between JKN participants and general patients because the services provided by health workers are fair and do not differentiate between patient status. This shows that JKN patients have the same rights as general patients, and vice versa, general patients have the same rights to obtain satisfactory health services from the hospital. Wangaya Denpasar Hospital needs to maintain the quality of service to patients so that patients will feel satisfied

Keywords: Satisfaction, Patient, JKN, Hospital

1. Introduction
The government has the responsibility in carrying out health development as an important part of achieving national development goals. Health development is basically aimed at increasing awareness, willingness and ability to live a healthy life in order to achieve improved health status in the community. Health development is carried out with a focus on attention to vulnerable populations, namely mothers, babies, children, the elderly and poor families [1]. The success of health development plays an important role in improving the quality of human resources in Indonesia [2]. The government has made various efforts in order to improve health development in a complete manner with the hope that the goals of health development can be achieved. One of the government programs in increasing the degree of public health is the National Health Insurance (JKN). The National Health Insurance has
been implemented since January 1, 2014 based on the mandate of the 1945 Constitution and Law No. 40 of 2004 concerning the National Social Security System (SJSN) in order to achieve universal health insurance. The health service aspect is an aspect that needs to be considered where health service is the second key to the success of JKN implementation besides the regulatory, membership, benefits, financial and institutional aspects [3]. The implementation of health services in the JKN era includes all health facilities in collaboration with the Health Social Security Administration (BPJS) in the form of First Level Health Facilities (FKTP) and Advanced Level Referral Health Facilities (FKRTL), especially hospitals both government and private hospitals. Hospitals as part of the health system are expected to be able to provide complete services, namely not only curative and rehabilitative services but also promotive and preventive services [4]. In the JKN era, health service facilities, especially hospitals, were required to be able to provide quality services to patients, especially those using JKN. Basically, patients want fast, ready, comfortable and responsive service to patients who complain of their disease [5]. The quality services provided by the hospital are expected to increase patient satisfaction, both JKN patients and general patients. Assessment of patient satisfaction can be done by conducting service quality assessments which can directly assess the performance of a service [6].

Patient satisfaction is considered a very important dimension and is one of the main indicators of the standard of a health facility, including the standard of health services in the hospital. Asking the patient's opinion about the attention and care they have received is an important step to ensure that health services have met what patients need [7]. Satisfaction is a comparison between the quality of services obtained with the wants, needs and expectations [8]. Patients as health service users demand health services in accordance with their rights, namely quality health services. Patients will complain if the treatment and attention given by health workers does not provide a satisfaction value for themselves. Patient or community dissatisfaction in using health services tends to lead to patient non-compliance in treatment activities, not following advice and moving to other health facilities [9]. One of the goals achieved in the development of JKN is patient satisfaction, where in the JKN road map it is stated that at least 75% of patients stated that they were satisfied to be provided with services by health facilities in collaboration with BPJS in 2014 and ultimately achieved patient satisfaction of 85% in 2019 [3]. Several studies on differences in satisfaction have been carried out and obtained different results. Research conducted by Firmansyah at Soebandi Hospital, Jember found that there was no difference between JKN patients and general patients and in general both JKN patients and general patients were not satisfied with the services provided by the hospital [10]. Research conducted by Musdalifah at Bantaeng Hospital found that there was no difference in satisfaction between JKN patients and general patients [11]. Different results were found in research conducted by Primatika Ambar Sari at Dr. Soediran Mangun Sumarso Wonogiri found that there are differences in the satisfaction of BPJS patients with general patients and general patients have a better level of satisfaction when compared to BPJS patients [12]. In addition, a study conducted by Kusumawati which examined the differences in satisfaction between corporate and non-insurance users on the quality of health services in the inpatient ward of the Jakarta Islamic Hospital found that there were differences in satisfaction between insurance users and non-insurance users in Islamic hospitals Jakarta, where non-insurance patients have a higher level of satisfaction compared to insurance patients [13].

Wangaya Hospital (RSUD Wangaya) is one of the hospitals located in the Denpasar area. Wangaya Hospital is one of the hospitals that collaborates with BPJS Kesehatan in order to make the JKN program a success. The continuity of JKN, which is held by BPJS Kesehatan, so far, especially its implementation in hospitals, still reaps pros and cons among the community, namely related to the stigma of quality and level of satisfaction felt by the community directly as JKN card users, both administrative services, drug services and medical services. Even though the existence of this
insurance actually makes it easier for people to get health services, including the convenience in terms of financing. People still tend to be more satisfied with the services received when they pay with their own money, known as out of pocket. Based on this, the researchers were interested in examining the differences in satisfaction between JKN patients and general patients at Wangaya Hospital. This study aims to determine the differences in the satisfaction level of JKN patients with general patients at Wangaya Hospital.

2. Method
This research is an analytic observational study using a cross-sectional approach. The research location in Wangaya Hospital. Research data collection was carried out for 3 months, from January to March 2020. The scope of this research is patient satisfaction at secondary level health care facilities. This study compares the satisfaction of JKN patients with the satisfaction of general patients at Wangaya Hospital. The target population of this study were JKN patients and general hospital patients, while the affordable population was JKN patients and general patients at Wangaya Hospital. Patients who were sampled previously had to meet the inclusion and exclusion criteria. The inclusion criteria are patients undergoing inpatient care at Wangaya Hospital and the patient is at least 17 years old with the assumption that the respondent can describe actual things about the services received from the services at the Wangaya Hospital. The exclusion criteria are the patient is suffering from mental illness and requires intensive care and the patient cannot be communicated. The independent variable is the patient's membership status, that is, the patient is a JKN participant or a general patient. The dependent variable is the level of patient satisfaction as measured by five dimensions of quality, namely the perception of physical evidence, responsiveness, reliability, empathy and assurance.

The determination of the sample size in this study uses the Lemeshow theory cited in Ris Susanty Samosir's research with the following formula [14]:

\[ n = \frac{Z^2 pq}{d^2} \]

Information:
- \( n \) = Sample size
- \( Z \) = the level of confidence desired
- \( p \) = The proportion of the population studied
- \( q \) = 1 - \( p \)
- \( d \) = The level of precision desired

The population proportion used is 0.5. While the desired level of precision is \( d = 0.1 \). The level of confidence used is \( Z = 1.96 \) so that the sample size of this study is obtained are 100 samples.

Determining the sample size for JKN patients and general patients is carried out in a probability proportional to size, determining the sample size calculated based on the proportion of visits by JKN patients and general patients hospitalized at Wangaya Hospital so that the samples taken will be proportioned according to the conditions in the population. The minimum sample size from JKN patients was 81 respondents while general patients were 19 respondents, so a total are 100 samples.

The sampling technique in each class of inpatient room at the Wangaya Hospital was carried out by stratified random sampling, taking JKN patients and general patients based on the level of inpatient class. The sample size of JKN patients in each inpatient class, namely class I as many as 28 people, class II as many as 7 people and class 3 as many as 46 people. The sample size of general patients in each inpatient class is 9 people in class I, 2 people in class II and 14 people in class 3.

The instrument used in this study was a questionnaire containing structured questions to measure the variables studied, which contained membership status, socio-demographic characteristics (age, gender, education level, occupation) and patient satisfaction with health services at Wangaya Hospital.

ICST conference, December 14th 2020, published online: June 1st 2021
based on five dimensions of quality, namely the perception of physical evidence, responsiveness, reliability, empathy and assurance. The analysis in this study was carried out by univariate and bivariate methods.

3. Results
Based on the results of interviews with 100 inpatient respondents at Wangaya Hospital, consisting of 79 JKN patients and 21 general patients. The following is a table of socio-demographic characteristics of patients at Wangaya Hospital.

| Table 1. Socio-Demographic Characteristics of Patients at Wangaya Hospital |
|------------------|--------|--------|
| No   | Socio-Demographic Characteristics | Frequency | Percentage |
| 1    | Age                        |        |       |
|      | <=17 years                 | 1      | 1%     |
|      | 18-25 years                | 10     | 10%    |
|      | 26-35 years                | 11     | 11%    |
|      | 36-45 years                | 12     | 12%    |
|      | 46-55 years                | 21     | 21%    |
|      | >=56 years                 | 45     | 45%    |
| 2    | Gender                     |        |       |
|      | Male                       | 58     | 58%    |
|      | Female                     | 42     | 42%    |
| 3    | Education                  |        |       |
|      | Never                      | 8      | 8%     |
|      | Primary school             | 31     | 31%    |
|      | Junior high school         | 12     | 12%    |
|      | Senior high school         | 38     | 38%    |
|      | Diploma or bachelor degree | 11     | 11%    |
| 4    | Profession                 |        |       |
|      | Never                      | 31     | 31%    |
|      | Government employees       | 8      | 8%     |
|      | Private employees          | 28     | 28%    |
|      | ABRI                       | 1      | 1%     |
|      | Entrepreneur               | 20     | 20%    |
|      | Etc                         | 12     | 12%    |

Based on the table above, seen from the age of most of the respondents were more than 56 years old, about 45%. In terms of gender, most of the respondents were male, about 58%. Judging from the level of education, most of the respondents were high school/vocational graduates, about 38%, while in terms of employment, most of the respondents were unemployed, about 31%. The total description of patient satisfaction at Wangaya Hospital is as follows.

| Table 2. Overview of Patient Satisfaction at Wangaya Hospital |
|------------------|--------|--------|
| No   | Dimensions of Patient Satisfaction | Frequency | Percentage |
| 1    | Tangible                    |        |       |
|      | Satisfied                   | 63     | 63%    |
|      | Dissatisfied                | 37     | 37%    |
| 2    | Reliability                 |        |       |
|      | Satisfied                   | 74     | 74%    |

ICST conference, December 14th 2020, published online: June 1st 2021
Based on the table above, it can be seen that in terms of tangible, reliability, responsiveness and empathy, most of the patients were satisfied, while in terms of assurance, most of the patients were dissatisfied about 75%.

Table 3. Overview of General Patient Satisfaction in General Hospital Wangaya Denpasar

<table>
<thead>
<tr>
<th>Dimensions of Patient Satisfaction</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Patient Satisfaction</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Satisfied</td>
<td>48</td>
<td>48%</td>
</tr>
<tr>
<td>• Dissatisfied</td>
<td>52</td>
<td>52%</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
<td>100%</td>
</tr>
</tbody>
</table>

Based on the table above, overall patient satisfaction at Wangaya Hospital is classified as dissatisfied, about 52%.

Table 4. Differences in Satisfaction of JKN Patients and General Patients at Wangaya Hospital

<table>
<thead>
<tr>
<th>Satisfaction of JKN Patients with General Patients</th>
<th>Mean</th>
<th>Std. Error</th>
<th>Std. Deviation</th>
<th>95% (CI) Lower</th>
<th>95% (CI) Upper</th>
<th>P value</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>95.87</td>
<td>0.5560</td>
<td>5.560</td>
<td>94.766</td>
<td>96.973</td>
<td>0.153</td>
</tr>
</tbody>
</table>

Based on the table above, the mean difference is 95.87 with a value of 95% (CI) ranging from 94.766 to 96.973 and the p value obtained is 0.153. This shows that the p value > 0.05, which means that there is no difference between JKN patient satisfaction and general patient satisfaction at Wangaya Hospital.

4. Discussion
Satisfaction is an integral part of health service quality assurance activities. Customer satisfaction is a customer response to the conformity of expectations before receiving service and after service received by customers [15]. Based on the results of the univariate analysis, it was found that the satisfaction of JKN patients at the Wangaya Hospital was classified as dissatisfied, namely 50.63%. The results of this study are in line with research conducted by Firmansyah with the title "Difference in Satisfaction between Patients Participating in National Health Insurance and the General Based on Quality of Health Services in Inpatient Installation of RSD dr. Soebandi Jember" found that the majority of JKN patients (75.36%) were not satisfied with the services at the hospital [10]. However, the results of this study are different from the research conducted by Murdewanti and Vetty with the title "Comparison of National Health Insurance (JKN), General and Private Insurance Patient
Satisfaction Levels on Services Provided at the Outpatient Unit of the Tugu Ibu Hospital in May Year 2014” which shows that JKN patients are classified as satisfied with health services in hospitals [16].

Patient satisfaction is a positive evaluation of the various service dimensions provided by service providers [17]. Satisfaction is also defined as the level of consumer feelings after comparing the perceived performance or results with those expected by him. This is a form of customer assessment of the services received and reflects the suitability of meeting needs with expectations. Therefore, patient satisfaction is an important point in providing health services especially in the current JKN era. The JKN program developed in Indonesia is part of the National Social Security System (SJSN) which is organized through a social insurance mechanism with the aim that all Indonesian citizens are protected in the insurance system so that they can meet basic health needs [18]. One of the goals achieved in the development of JKN is patient satisfaction, where in the JKN road map it is stated that at least 75% of patients stated that they were satisfied to be provided with services by health facilities in collaboration with BPJS in 2014 and ultimately achieved patient satisfaction of 85% in 2019 [3]. Therefore, health service facilities, especially hospitals, need to pay attention to the quality of their services so that they are able to satisfy patients. The results showed that the patients were classified as unsatisfied, about 50.63%. This can mean that the respondent has received good service, but there are some things that according to the respondent are not in accordance with their expectations. Aryani's research in Sudibyo states that currently customers are more difficult to satisfy because customers are smarter, more price conscious, more demanding, less forgiving and approached by many competitors with the same or better offers [19]. In order to monitor the quality of services that have been provided, the hospital is expected to conduct regular surveys to directly assess the quality of available services compared to expectations and a survey on patient satisfaction. Increase special attention to patients, really prioritize the interests of the patient, understand the patient's needs so as to create maximum patient satisfaction. When viewed from the measured satisfaction dimensions, it is found that respondents are satisfied with the 4 dimensions, namely the dimensions of direct evidence, reliability, response and empathy, while only the dimension of assurance that the respondents are not satisfied is 72.15%. This shows that the ability of officers to serve patients is still considered lacking by respondents. It is found that the most frequent experiences of patient dissatisfaction include delays in doctor and nurse services, doctors are difficult to find, length of admission process, limited medicines and equipment, availability of facilities (toilets, trash cans) hospital order and cleanliness [20]. The number of complaints and poor ratings from BPJS participants on the quality of health services makes consumers feel dissatisfied. Starting from a convoluted system, there is no clear funding limit, restrictions on drugs and even services that are considered long for BPJS participants. Therefore, the hospital needs to pay attention to the attitude of health workers in providing health services to patients. Technically, the role of health workers can be realized through their performance in the form of speed, convenience and comfort, namely that officers provide fast medical services, meet patient needs and comfort by paying attention to cleanliness, friendliness and completeness [20]. Another thing that can cause dissatisfaction is the patient's status, namely new patients who are receiving services at the hospital. Basically, new patients do not have experience so they do not know and feel the services provided by the hospital. In addition, the high expectations of patients for hospital services also affect their satisfaction, that is, if they do not match their expectations, the patient will not be satisfied with food. New patients will feel satisfied if the performance of the health services they receive equals or exceeds their expectations or vice versa, the patient's dissatisfaction or feelings of disappointment will arise if the performance of the health services they receive is not in line with their expectations [21].

Based on the results of univariate analysis, it was found that the general patient satisfaction of Wangaya Hospital was classified as satisfied, about 57.14%. The results of this study are in line with
research conducted by Romaji with the title "Analysis of Patient Satisfaction with Health Services for BPJS (Social Security Administering Bodies) and Non-BPJS Participants at Gambiran Kediri Hospital, East Java" which found that most of the patients were general (88%) feel satisfied with the service at the hospital [20]. The results of this study are also in line with the research conducted by Murdewanti and Vetty entitled "Comparison of National Health Insurance (JKN), General and Private Insurance Patient Satisfaction Levels on Services Provided at the Outpatient Unit of Tugu Ibu Hospital in May of the Year. 2014 " which shows that general patients (54%) are classified as satisfied with health services in hospitals [16].

The ability to pay is a person's ability to pay for services they receive based on an income that is considered ideal [22]. The freedom to choose the class of care, including the freedom to choose services, really depends on the wishes of the patient, which is adjusted to the income they have, because income is one of the factors that affect the patient's ability to pay. Income can affect the determination of patients in choosing a treatment that maximizes the satisfaction and benefits they get [23]. This ability to pay causes them to demand good or quality services due to the burden of spending money or their own costs in obtaining health services. In addition, health workers also feel that the patients served are capable people who can pay directly for the cost of health services [20]. Psychologically, it will have its own impact on health workers to provide the best service, even if it is possible to provide better service than usual. This has led to an assumption or opinion in the community that services for general patients or non-JKN patients will be better than JKN patients. Considering the foregoing, it can be assumed that general patients or non-JKN patients will tend to get services that are appropriate or even exceed the wishes or expectations of the patient. However, in general, general patients also expect better service, namely fast, precise service, including facilities or infrastructure or physical appearance that looks convincing, health workers who have good knowledge, are easy to get services, are always served with polite and friendly, respect and respect for patients, seriousness in providing services and various other demands [20]. Apart from these factors, the realization of general patient satisfaction is also related to patient characteristics, namely age, education, occupation, income and other factors. Based on the analysis, it is known that most of the general patients are aged 26-35 years. This shows that the respondent's age is mature and mature enough to be able to provide an assessment of the services provided by health services so that the patient feels satisfied. Besides, the educational factor also influences patient satisfaction. The level of education will tend to help someone in assessing a material or object [20]. When viewed based on the results of the analysis, the education of the respondents on average has completed SMA/SMK education. This shows that the education level of the respondents is not too high so that the standard of service quality requirements is not too high. Therefore, the services provided to general patients are felt to be able to meet the expectations of all patients or even exceed their expectations, even though with differences in existing educational backgrounds, they feel that they have received good service and are in accordance with their expectations or needs. Another factor that can affect patient satisfaction is job status. Based on the results of the analysis, it shows that most of the patients already have jobs so that they are able to pay for the desired health services. The job that is owned certainly affects the amount of income earned so that it will have implications for the amount of demand for good health services. It can be seen that most patients are satisfied with the health services provided.

Based on the results of different tests, it was found that the p value obtained was 0.153. This shows that the p value> 0.05, which means there is no difference between JKN patient satisfaction and general patient satisfaction at Wangaya Hospital. The results of this study are in line with a study conducted by Musdalifah et al. entitled "Analysis of Differences in Satisfaction of JKN and General Patients in Bantaeng Hospital" which found that there was no significant difference between JKN patients and general patients [11]. The results of this study are also in line with the research conducted
by Naufal et al entitled "Differences in Satisfaction between Patients Participating in National Health Insurance and the General Based on Quality of Health Services in Inpatient Installation of RSD dr. Soebandi Jember" which shows that there is no difference in satisfaction between JKN patients and general patients [24].

There is no difference in patient satisfaction between JKN participants and general patients based on the quality of health services at Wangaya Hospital because the services provided by health workers are fair and there is no difference in patient status. This shows that JKN patients have the same rights as general patients, and vice versa, general patients have the same rights to obtain satisfactory health services from the hospital. Hospitals as service providers are required to always improve the quality of their services without differentiating between social backgrounds and the patient's cost bearers because patients who act as consumers use these services because patients who use these services want to get quality service so as to create satisfaction for patients [25]. Based on Law Number 36 of 2009 concerning health, it is explained that everyone has the right to health, access to resources in the health sector, safe, quality, and affordable health services. This means that each patient also has the right to determine for himself the health services needed for himself, a healthy environment for the attainment of health status, information and education about balanced and responsible health. In addition, they are also entitled to information about their own health data, including the actions and treatments they have received or will receive from health workers. Therefore, the hospital always provides the best health service for patients and does not consider the patient's status. Regardless of the type of patient (BPJS or Non BPJS), all will be treated the same, served equally, namely equally fast, both get the same physical facilities or facilities and infrastructure according to their class, the same types of drugs given according to the same standards BPJS has determined, the inpatient room is the same, the friendliness of the officers in providing services is the same, and all other supporters are the same [20]. There is no difference in the level of satisfaction between JKN patients and general patients, it is also determined by the high patient's expectations for the desired health services. If this is not balanced with the performance of the services provided, patient satisfaction will not be fulfilled. Consumer expectations have a big role as a standard of comparison in evaluating satisfaction and quality. This shows that the Wangaya Hospital has provided excellent and quality service to all patients regardless of the patient's status so that the patient's expectations for the services provided are fulfilled. In addition, patients who pay for health services directly tend to be more demanding, not easily satisfied and expect that the services received from the hospital are of high quality compared to patients who get free health services or pay less or use insurance. However, on the one hand, patients who have insurance, namely JKN patients, also demand more satisfaction because they feel that they have paid health insurance contributions which are deducted from their monthly salary or as insurers [26]. This has resulted in no difference in satisfaction between JKN patients and general patients because they have their own expectations for the health services they receive.

5. Conclusion
Overall, the satisfaction of JKN patients at Wangaya Hospital was classified as dissatisfied, namely 50.63%. Overall, general patient satisfaction at Wangaya Hospital is classified as satisfied, namely 57.14%. The results of the analysis of different tests using the Chi-Square obtained p value of 0.153. This shows that the p value> 0.05, which means that there is no difference between JKN patient satisfaction and general patient satisfaction at Wangaya Hospital. It is necessary to maintain the services provided in order to provide satisfaction to JKN patients and general patients and for health workers and needs to maintain and improve competence and skills of health workers in providing services to patients so that patients will feel satisfied.
Acknowledgement
The researcher expressed his gratitude to his fellow lecturers at the Universitas Bali Internasional who have provided encouragement and technical support for the preparation of this manuscript.

References

ICST conference, December 14th 2020, published online: June 1st 2021


