



Analysis of the Service Quality of the Social Security Administering Agency (BPJS) at the Merauke Regency Regional General Hospital

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Abstract

BPJS services certainly cannot be separated from efforts to maintain service quality standards which at least include service procedures, completion time, service costs, service products, facilities and infrastructure, as well as the competence of service personnel. Therefore, BPJS as an institution that provides health insurance to the public should measure the quality of services provided, especially through the HIS program. The aim of this research is to describe how the Health Insurance Administering Agency (BPJS) provides services at the Merauke Regency Regional General Hospital (RSUD Merauke Regency). The research method used is a qualitative descriptive technique. Based on the research results, the availability of adequate health facilities and equipment at BPJS counters can help officers in carrying out their duties in providing services to BPJS participants and is a factor that influences services at BPJS counters in Merauke-General Region. the affected hospitals are physical evidence. In accessing health services, officers must be sensitive in handling patient complaints and nursing staff must be responsive in resolving complaints from BPJS participants. Apart from that, nurses or civil servants must be punctual and each have an educational background related to BPJS. This applies to both training in the health and non-health sectors and the last is certainty, namely that to get services from BPJS, patients must follow the procedures set out in regional regulations, do not follow

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INTRODUCTION

The government's attention to the health of all Indonesian people is regulated in Law Number 36 of 2009. Chapter II Articles 2 and 3 generally explain that the Government is trying to realize and improve health development for all people without exception and create health awareness for all Indonesian people, the realization of which cannot be separated from the availability of quality human resources. experts in the health sector can. This is a step by the government to highlight the importance of health as a primary need and of course attracts everyone's attention. Meeting health needs has become the absolute right of every human being, as stated in the "Declaration of Human Rights" in Article 25 paragraph 1 which states that every human being has the right to a life that enjoys health and a good life. guaranteed for him and his family. including food, clothing, housing and health services as well as necessary

social measures and are entitled to security if they are unemployed, widowed, elderly, or suffer from a lack of income due to obstacles beyond their control.

Health insurance in Indonesia has existed since the Dutch colonial period. Health services continued after Indonesia's independence. After the recognition of sovereignty by the Dutch government, the Indonesian government continued to provide health services to the community, especially civil servants (PNS) and their families. Minister of Health G.A. Siwabessy put forward the idea of organizing a health insurance program for the 1966-1978 period, because this program was gradually being implemented in a number of developed countries. This program is growing rapidly. When the health insurance program was introduced, the beneficiaries of this program were still limited to civil servants and their family members. But G.A. Siwabessy believes that the health insurance program will one day be useful for all Indonesian people for guaranteed health. The history of BPJS Health covers 4 (four) periods. (1968) The Indonesian government issued Minister of Health Regulation (PMK) Number 1 of 1968 by establishing the Health Service Fund Management Agency (BPDPK). This authority regulates health services for Civil Servants (PNS) and retirees and their families. (1989) The government issued Government Regulation Numbers 22 and 23 of 1989. BPDPK changed its status from an agency within the Ministry of Health to a BUMN, namely Perum Husada Bhakti (PHB). PHB's mission is to provide health insurance for civil servants, retired civil servants, veterans, independence pioneers and their family members. (1992) PHB changed its status to PT Askes (Persero) based on Government Regulation Number 6 of 1992. PT Askes (Persero) began conducting outreach to BUMN employees through the Commercial Askes program. In January 2005, PT Askes (Persero) was assigned by the government to implement the Poor Community Health Insurance Program (PJKMM). This program became known as the Askeskin program and targets 60 million poor and disadvantaged participants. Contribution costs are borne by the central government. PT Askes (Persero) also launched the General Public Health Insurance Program (PJKMU) aimed at people who do not have Jamkesmas, Social Askes or private insurance. PJKMU is a regional health insurance company (Jamkesda) whose management is handed over to PT Askes (Persero). In that period, as many as 6.4 million people from 200 districts/cities became PJKMU participants. (2014) On January 1 2014, BPJS Health officially started operating. This started in 2004 when the government enacted Law Number 40 of 2004 concerning the National Social Security System (SJSN). In 2011, the government issued Law Number 24 of 2011 concerning the Social Security Administering Body (BPJS) and appointed PT Askes (Persero) as the organizer of social security programs in the health sector. So PT Askes (Persero) moved to BPJS Health.

In Merauke Regency, the number of users of the Social Health Insurance Administering Agency (BPJS) is increasing every year. Based on data collected from year to year, the number of BPJS users is increasing. In

2017 there were 70,805 people, in 2018 there were 81,062 people, in 2019 there were 82,673 people and in 2020 from January to July there were 23,980 people. National health development is then organized into a health development strategy, namely development with health-oriented professionalism, Community Health Service Guarantee (JPKM), decentralization, empowerment/partnership and currently the Healthy Indonesia Card (KIS). specifically aimed at all poor people. What is special about KIS is that this health insurance card does not charge any fees to participants or is free and can be used anywhere, be it community health centers, clinics or hospitals, without needing a referral letter to get higher health services. Apart from that, the Indonesia Healthy Card can be used nationally (anywhere). HIS is currently implemented in collaboration with the Ministry of Health and district or city governments and is called BPJS. This program aims to improve access and quality of health services for all poor and disadvantaged communities who need health services so that the highest level of public health can be achieved.

BPJS services certainly cannot be separated from efforts to maintain good quality standards for health services as stipulated in MENPAN Decree Number 63 of 2004. Service standards at least include service procedures, completion time, service costs, service products, facilities and infrastructure, as well as officer competency. who serves. Therefore, BPJS as an institution that provides health insurance to the public should measure the quality of services provided, especially through the HIS program. Considering that the KIS program is intended for the poor and does not impose any burdensome requirements on the community, including no monthly fees, it is very important to know the quality of services received by the poor, especially in Merauke Regency. We often hear public complaints about the use of BPJS services, ranging from the speed of administrative services to the incomplete availability of medicines. Service quality can be seen through five dimensions, including material things, physical things that patients can see and feel, empathy from employees, responsiveness in providing services, and reliability. provided by BPJS and how high is the security (assurance) in using the service? The hope is that through this dimension we can find out what services BPJS provides to the community at the Merauke Regency Regional Hospital.

Based on the background of the problem stated above, the problem in this research can be formulated as follows: "What is the quality of BPJS services for the BPJS user community at the Merauke Regency Regional Hospital?" The aim of this research is to improve services. quality of the Health Insurance Administering Agency (BPJS) at the Merauke Regional General Hospital (RSUD Merauke Regency).

RESEARCH METHOD

This research is a type of qualitative descriptive research because this research aims to reveal certain facts or social realities as they exist through concept development and data collection, but not through conducting hypothesis studies (M. Singarimbun, 1989: 5). Therefore, this

research tries to describe the quality of BPJS services at Merauke District Hospital. Based on the research objectives that have been determined, qualitative descriptive research, namely describing, obtaining, interpreting and analyzing existing data, is an appropriate form of research.

The research location was carried out at the Merauke District Hospital because the data obtained there could meet the research requirements. The research location is easy to access and pays attention to time, costs and other facilities that meet qualification standards, making it easier for researchers to collect data. The hope is to obtain information about BPJS services at Merauke District Hospital.

Research informants consist of key informants and supporting informants. Informants for this research were selected based on needs to fulfill the research writing process carried out by 13 researchers.

Data collection techniques a. Observation is a data collection technique where the object under study is observed directly in a systematic manner and then recorded. In the observations here, the author directly observed the condition of the environment, health and public facilities, as well as the service process from registration to service in the inpatient room at Merauke Regional Hospital. B. Documentation according to Sugiyono (2009). Documents are records of past events. Documents can be someone's writings, drawings, or monumental works. Documentation is a method of collecting data that occurs through recording and duplicating various documents at related agencies. C. Interviews Interviews are a technique for collecting data or information by asking respondents directly. The data collection technique that the author uses is based on direct communication with health workers as well as interviews with service users or visitors. In this research, this research was carried out by creating an overview of important points such as: B. Procedures for serving Jamkesma patients, the quality of patient treatment and the environmental conditions of the inpatient room. , the attitude of civil servants in providing services, etc.

Liang Gie explained that data is something, an event, or other fact, anything that contains knowledge that can be used as a basis for compiling information, drawing conclusions, or making decisions. Data is like raw materials that undergo certain processing and then become information (The Liang Gie, 1986 in Elly Yuspitasaki's dissertation in 2005). The data sources in this research are: a. Primary Data Source Primary data is data obtained directly from informants through field research. B. Secondary data sources Secondary data is data obtained from various information or facts obtained indirectly, namely the Regional Hospital Service Guidelines, Jamkesmas Service Guidelines and accompanying theory books on service quality.

This research will use qualitative data analysis techniques, following the concept of Miles and Huberman (Sugiyono, 2008), where they state that qualitative data analysis is carried out interactively and continuously at each stage of the research until it is completed and the resulting data is obtained. Saturation level. The activities carried out in

data analysis are: 1. Data collection is collecting data from data sources and through the techniques provided. 2. Data reduction, namely selecting important things and looking for themes and patterns (Sugiyono, 2008). The function of data reduction is to summarize or select data obtained in the field to obtain a clearer picture and make it easier for researchers to carry out further data collection (Sugiyono, 2008). 3. Data display in the form of brief descriptions, tables, relationships between categories, flowcharts and the like (Sugiyono, 2008). The data display function makes it easier to understand what happened, so that we can plan further work based on that understanding (Sugiyono, 2008). 4. Conclusion Draw and verify conclusions (Sugiyono, 2008). Conclusions in qualitative research can be used to answer problems that may or may not have been formulated at the start, but also as new insights that did not previously exist.

These four components interact with each other, that is, they influence each other and are related. First, researchers conduct research in this field by conducting interviews or observations. This is called the data collection stage. Due to the large amount of data collected, data reduction was carried out. After being reduced, the data is then presented, which apart from collecting data also functions to display data. If these three things are done, then a decision or review will be taken

RESULTS AND DISCUSSION

Tangible

The definition of material or physical evidence in service quality is a form of actual physical realization that can be seen or used by employees according to its use and usefulness and can be felt by people who want service as helping the service they receive, so that you are satisfied with the service you feel, which also shows work performance. to provide the services provided. This means that in providing services, anyone who wants the service can feel the importance of physical evidence provided by the service developer so that the service provided is satisfactory. Forms of evidence of physical performance are usually in the form of available service facilities and infrastructure, service technology used, performance of service providers according to the characteristics of the services provided, proof of work performance in the form of physical services that can be seen. Every activity or service activity requires understanding and mutual understanding regarding assumptions or interests regarding a service matter. Services will run smoothly and with quality if all parties interested in the service are sensitive to the various problems faced by the community they serve.

Based on the results of interviews with informants, PK said: Meanwhile, regarding services at the BPJS Hospital, initially from 2013 there were still many problems related to services, but from year to year there are several improvements that can be made on the one hand on the benefits. for patients it is indeed limited, but on the other hand it also concerns controlling hospital financing. However, until now, there is still a need to improve services and treatment so that BPJS can provide

greater support to the community. In my opinion, the medicines provided by BPJS are sufficient. There are only a few that need to be discussed in more detail because they are essential medicines. If we talk about the BPJS waiting room, so far we and the hospital have been trying to improve the existing conditions. Not everything can be done immediately, but it must be planned and implemented. Until now, we have provided a suitable room to treat BPJS patients. (Interview result)

Informant YY also expressed the same thing and said: "I have worked at BPJS for quite a long time and caring for BPJS patients is our job." Every day we treat BPJS patients here and try to treat patients according to our wishes. duties and carry out responsibilities as well as possible (interview results).

Informant D also expressed almost the same thing: My experience as a hospital employee working in the BPJS section shows that I am required to provide the best service to patients who come for treatment (interview results)

As stated by the informant to DM, he said: "I think the facilities at BPJS are very good, starting from quite spacious rooms to spacious waiting rooms so that patients waiting feel quite comfortable." Meanwhile, I think the medicines given are quite good (interview results) A similar statement was also expressed by informant EL who said: "I don't think there is any reason to doubt that BPJS is not needed, starting from the room facilities and medicines provided by BPJS are very adequate, what? I saw it when it was operated by BPJS (interview results).). This statement was also expressed by informant FF who said: In my opinion, the facilities at BPJS start from the room. In my opinion, the rooms are good, spacious and the waiting room is also spacious, while the medicines I am served are also spacious and quite adequate. From the patient's statement, informant SB, he said the following: I think the facilities at BPJS are adequate, the medicines given to me during treatment are adequate and the BPJS waiting room is spacious so that patients waiting feel comfortable (interview results).

Looking at the results of interviews with several informants above, researchers concluded that the facilities such as rooms and the quality of medicine provided by BPJS were adequate. There are several shortcomings that need to be addressed over time and planned for by the hospital. The definition of physical evidence in service quality is a form of real physical actualization that can be seen or consumed by employees according to its use and usefulness, and helps people who want services to receive services so that they are satisfied with the service. they feel, which is also reflected in their work performance in providing services. given (Parasuraman, 2001). Physical evidence is something that is easy to obtain or acquire. For all government agencies engaged in community services, affordable supporting facilities are very important to provide quality services. Likewise, health services with physical evidence include aspects such as health facilities, the appearance of officers serving the community, comfort of the service location, ease of the service process, discipline of officers in providing services, and convenience. access for

patients when using services and using assistive devices as part of the service. In carrying out his duties as a health worker, especially at the Merauke District Hospital, especially at BPJS JKN, it is quite satisfactory even though there are several shortcomings, but in the future we will try to do better. Judging from the condition of the room, equipment and health facilities, as well as the service of the JKN officers, it is very good.

Factors that influence the level of public health, including the affordability of health facilities, are very determining in health recovery services. The availability of facilities is greatly influenced by whether the location is accessible to the community or not. Health workers provide services and motivate people to go to facilities to obtain health services whether they are in accordance with the needs of the people who need them.

Empathy

Every activity or service activity requires understanding and mutual understanding regarding assumptions or interests regarding a service matter. Services will run smoothly and with quality if all parties interested in the service are sensitive to the various problems faced by the community they serve. Based on the results of interviews with informants, PK said: If I talk about emotional patients, I have had patients who were emotional or angry. - annoyed because of several things, such as the patient not following the procedure, such as not bringing a referral from the first level health center. This means that we at BPJS cannot serve these patients, so we need to provide as detailed an understanding as possible so that patients understand the applicable rules and procedures (interview results). Informant YY's response was as follows: When I worked with the JKN team at this hospital. There must be patients who are emotional for various reasons, such as not bringing a referral. Therefore, we, the JKN team, cannot treat these patients because we have to follow applicable procedures. We will try to reassure the patient by explaining the applicable procedures so that he can understand them. (Interview results) Informant D gave the same answer and said: "Emotional patient talk certainly occurs, although not often." The cause is due to several things. However, we overcome this by explaining the error that occurred until the patient understands and can comprehend it (interview results). Another statement was expressed by informant R who said: "So far I have always received good service when I came to the BPJS counter" and friendly staff from the BPJS team (interview results). The same thing was also expressed by informant DD and said: "The staff at BPJ always serve you well and with compassion, I felt this when I used BPJS Health at this hospital." I have seen other patients angry because they did not bring a referral so they could not be served by BPJS, but BPJS officers patiently responded to the patient's anger by providing several explanations until the patient understands (interview results)

From the results of the researcher's interviews with several informants above, the researcher concluded that BPJS employees have sufficient empathy in providing services to BPJS patients because as

servants they already have a sense of compassion for fellow humans, whatever their social background.

responsive

In providing a form of service, each employee prioritizes service aspects that have a major influence on the behavior of service recipients, so that employee responsiveness is required in responding to the community according to the level of acceptance, understanding and inconsistencies. In relation to serving various forms of services, services that are unknown to him. For this reason, it requires explanation, guidance, direction and persuasion that is wise, detailed and addresses all forms of procedures and work mechanisms that apply in an organization so that this form of service gets a positive response (Parasuraman, 2001). An organization is very aware of the importance of quality energy services. Respond to the services provided. Anyone who receives services really needs an explanation of the services provided so that the services are clear and easy to understand. To realize and realize this, the quality of service responsiveness plays an important role in fulfilling various declarations in community service activities. If responsive service is provided well accompanied by intelligent explanations, detailed explanations, constructive explanations, directed and persuasive explanations, if it is carried out clearly and thoroughly and completed in accordance with the speed, accuracy, ease, fluency and quality provided (Parasuraman, 2001), then service is guaranteed. The services provided by employees are largely determined by the performance or services provided. Therefore, employees are considered capable of providing reliable, independent and professional services, thereby influencing satisfaction with the services they receive. Apart from this performance, the guarantee of a service is also determined by the existence of a strong organizational commitment which encourages every employee to provide service sincerely and honestly in order to satisfy the community they serve. Another form of guarantee is a guarantee for employees who have good personal behavior in providing services. Of course, there is a difference between employees who have poor character or disposition and employees who are not good at providing services (Margaretha, 2003). The results of the interview with informant PK stated: "My staff work according to their respective duties and responsibilities, so they automatically have to be ready to treat BPJS patients" (Interview results). A similar statement was also expressed by informant YY who said: "We officials here do this" also armed with knowledge. The medical experience we have, because with the knowledge we have, as officials we are able to provide the best service and respond to several BPJS patient complaints (interview results)

Another opinion from informant DD stated: "What I see here is the responsiveness of BPJS officers in providing services to our patients very quickly and well" (interview results). The same response was also expressed by informant FR who said: "BPJS Hospital's response." The officers provide very good and fast service and are able to act quickly according to their expertise (interview results). The same opinion was also

conveyed by informant DM who said the following: I think the BPJS officers here are very good at responding to patient complaints or things they don't understand because that's their job (interview results). The same statement was also conveyed by informant EL who said: "So far, in my opinion, BPJS employees at this hospital have received quite good service and are quite alert at work." We are patients (interview results) To improve good service performance. In order to be able to do this, we must first be able to respond to patient complaints so that officers are clear and concise in their efforts to provide services to patients. Good service can increase patient satisfaction who come to the BPJS counter. The satisfaction they receive can improve the performance of nurses so that they are more enthusiastic in providing services to patients. From the results of the interview above, the informant found that the officers were quite responsive in providing services to patients who came to the BPJS patient counter. BPJS. In this way, officers can easily respond to various patient complaints according to their duties and responsibilities.

Providing sincere and individual or personal attention given to customers by trying to understand consumer desires. Where a company is expected to have understanding and knowledge about customers, understand specific customer needs, and have operating times that are comfortable for customers. The company understands the problems of its customers and acts in the interests of customers, as well as giving personal attention to customers and having comfortable operating hours (Tjiptono, 2012). Empathy is providing sincere and individual or personal attention given to customers by trying to understand where consumers want them. A company is expected to have understanding and knowledge about customers, understand specific customer needs, and have operating times that are comfortable for customers. From the results of field research, it was found that the officers on duty in the BPJS JKN section had sufficient empathy in providing services to patients participating in BPJS. Because it cannot be denied that a nurse's or employee's sense of empathy is a benchmark or obligation that must be had in serving patients

Reliability

The hospital's ability to provide services as promised accurately and reliably. Performance must be in accordance with customer expectations, which means punctuality, the same service to all customers without errors, a sympathetic attitude and high accuracy. The demand for employee reliability in providing fast, precise, easy and smooth service is an assessment requirement for the people served in showing employee work actualization in understanding the scope and description of work which is the attention and focus of each employee in providing services. The essence of service reliability is that every employee has reliable abilities, knows the ins and outs of work procedures, work mechanisms, corrects various deficiencies or deviations that are not in accordance with work procedures and is able to demonstrate, direct and give correct

direction to every form of service that is not yet understood by the employee. society, so that it has a positive impact on the service, namely that employees understand, master, are reliable, independent and professional regarding the work description they are involved in (Parasuraman, 2001). The relationship between service dimensions and reliability is very important in the work dynamics of an organization. Reliability is a form of characteristic or characteristic of employees who have high work performance. Reliability in providing services can be seen from the reliability of providing services. The results of the interview with informant PK stated that: For friends at JKN we always adhere to the working hours determined by the hospital, talking about mistakes in carrying out services for patients, sometimes there are mistakes, yes, because we as humans are not free from mistakes, we still In terms of performance, we will always make revisions or improvements related to the data entry process in BPJS. Talking about the main tasks and functions in the service so far the theme of friends is always updating new regulations and in accordance with existing conditions and for the JKN team there are several employees with a history of health and non-health education (Interview Results)

Meanwhile, informant YY said: "I come during working hours, usually I come at 8 in the morning and go home at 1-2, depending on what time the BPJS counter closes." As a normal person, if we talk about mistakes in providing services to patients, we certainly don't escape mistakes that occur, such as speaking incorrectly to patients. And my educational background is still related to BPJS, namely administration (interview results). The same thing was also conveyed by informant D who said: "I came during normal working hours for employees, errors in service are certain because we normal people are not free from mistakes but still try to correct mistakes that occur (Interview-Results)

Informant DD also gave a similar answer by saying: "I usually always come early, I arrive very early before the officers arrive and the counter isn't open yet, I do this to get a young queue number and I think the BPJS officers are already serving. we are as good as possible. maybe (interview results) Another statement from informant FR said: "When I came to take care of the BPJS counter, the officers had already come and served us BPJ patients well." And I have no complaints because the service at the BPJS counter is in accordance with procedures, we as patients just have to obey and comply (interview results). Meanwhile, informant DM said the following: I saw that the officials or employees on duty at the BPJS counter always arrived on time, and I experienced a little injustice. I think it's not fair because my queue number is small but the bigger queue number above me was called first, maybe it was the employee's mistake or maybe I didn't understand enough (interview results) Another answer was also given by informant EL, saying: Every time I come to the BPJS counter, everyone the officers were there because I came at around 10 am, while the officers' working hours were 8 am, so they must have been there first (interview results)

From the results of interviews with several of the informants above,

it appears that the employees or staff on duty at the BPJ counter arrived on time according to the working hours set by the hospital. The background of employees or officials at the BPJS counter is always related to the health and non-health sectors, especially in the administration sector

Policy to support and provide fast (responsive) and appropriate service to customers by communicating clear information. Make consumers wait for negative perceptions of service quality. Regarding the willingness and ability of service providers to help customers and immediately respond to their requests (Tjiptono, 2012), employee responsiveness should be to provide the necessary services and be able to do it quickly, the speed of the service provided is speed. Responsiveness In providing services according to needs, responsiveness is the result of the reasons and thoughts given to customers. From the results of research in this field, it can be seen that nurses and staff who work in the BPJS-JKN section are very responsive in providing services to BPJS participating patients, because it cannot be denied that they are able to provide a good response. regarding patient complaints, so that all activities and work carried out can run smoothly. in providing good and appropriate assistance to every patient who comes to the BPJS section.

Certainty

Guarantees for services provided by employees are largely determined by performance or service delivery. Therefore, employees are considered capable of providing reliable, independent and professional service, thus influencing the satisfaction they receive. Apart from these services, the guarantee of a service is also determined by its obligations. a strong organization that encourages every employee to provide service earnestly and conscientiously to satisfy the community it serves. Another form of guarantee is a guarantee for employees who have bad character or quality and are not good at providing services. The results of interviews with PK informants revealed the following: When it comes to BPJS patient services, we serve all in accordance with applicable regulations, but there are also those that do not comply with applicable regulations, for example some are automatic. costs, patients who come do not bring a referral from a well-known health facility, while those who want to seek treatment from a specialist and do not bring a referral then the patient becomes a general service patient (interview results).) Similar results were also conveyed by informant YY who said: If the patient complies with the rules for bringing a referral letter from a first level health facility, then the patient is automatically exempt from any fees. If you don't bring a referral, the patient becomes a general patient and you have to pay money like other patients. As I said above, patients need to bring a referral letter from a reputable health facility, this is one of the procedures for obtaining BPJS (Interview Results). Informant D also gave almost the same answer: Patients will be treated at the BPJS department if they follow the procedures that apply at BPJS. For example, patients must bring a referral letter from the Community Health Center or family doctor. From there they were examined and assessed whether they needed to be

referred to a hospital so that referrals came from first level health facilities (interview results). A different opinion was expressed by informant R who said the following: As far as I know, patients are not charged any fees if they bring a referral letter from the Puskesmas. If you do not provide a referral, the patient will be charged a fee like patients in general (Interview results) Statement. In another statement, informant DD said: I am a BPJS participant. I never brought a referral from the Puskesmas so I was asked to pay like other general patients. Therefore, currently when I want to seek treatment I never forget to bring a referral letter, because a referral from the community health center is a procedure for receiving BPJS services (results from the interview).

A different thing was conveyed by informant FR: BPJS participants are exempt from any fees if they bring a referral letter from the Puskesmas. If there is no referral, the BPJS participant will not receive treatment and will be treated in a general ward which will automatically incur medical costs (outcome interview). The DM informant also answered with the same answer: If we want to get smooth services at BPJS, we need to bring a referral letter from the Puskesmas which is a first level health facility. If you do not bring a referral, you will have to pay a fee like other general patients (interview results). The same answer was also given by informant EL who said: BPJS patients are actually exempt from any fees if they bring a referral letter from the Puskesmas, because this is a BPJS procedure if the patient wants to receive services (interview results). Still with the same answer, informant FF also said: I have always been a patient participating in BPJS and it is completely free, there are no costs because I always follow the procedures set by BPJS (interview results).). The same thing was conveyed by the TT informant who said: "I have always been a BPJS participant and no fees were waived because I always followed the existing procedures. Following existing rules is a good thing. If you want to be served, follow the applicable rules (interview results). Paid or Free (Interview Results) Looking at the results of interviews with several informants above, the researchers concluded that BPJS actually does not charge a penny if participants follow the established procedures, namely by receiving a referral letter from a health facility. parallel to you, there is no charge whatsoever for puskesmas participants. On the other hand, if a patient who is a BPJS participant does not bring a referral from a first level health facility, then the BPJS participant will be treated at a general patient service and will then be obliged to pay automatically according to the provisions. applicable regional regulations.

CONCLUSION

Based on the results of research in this field, it can be concluded that public health services at the Merauke District Hospital through the five indicators analyzed show that the services of the Social Security Services Agency (BPJS) are optimal in several of the indicators that have been explained, such as performance. health services at the Merauke Regional General Hospital, especially in the BPJS section. that's quite

good. At the location, nurses and BPJS officers were seen on duty serving patients who came to the BPJS counter on time. Officers and doctors also have their own skills and expertise, but providing services to patients requires not only skills and abilities but also accuracy. The officers and doctors are very friendly and polite to every BPJS participant patient who comes to the BPJS counter for treatment. The availability of adequate health facilities and equipment at the BPJS counter can help officers carry out their duties in providing services to BPJS participants. Apart from that, physical evidence is a factor that greatly influences services at the BPJS counter at Merauke Regional Hospital and service utilization. In the health sector, officers must be sensitive in handling patient complaints and nurses respond to complaints from BPJS participants. Nurses or officers must also be punctual and each have an educational background related to BPJS, both training in the health and non-health fields, and the last one is certainty, namely that patients must comply with the applicable procedures stipulated in regional regulations. to receive services from the BPJS department. If the patient does not follow the established procedures, he will be charged like other general patients.

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