

Perbandingan Pertanggungjawaban bagi Pendonor Organ dalam Peraturan Menteri Kesehatan Nomo 38 Tahun 2016 dan Asuransi Hospital and Surgical Care Premier = A Comparison Between the Coverage Given to Organ Donors in The Minister of Health's Regulation Number 38 of Year 2016 and Hospital and Surgical Care Premier Insurance

Trisha Naila Ihsan, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20509619&lokasi=lokal>

Abstrak

Asuransi Hospital and Surgical Care Premier merupakan produk asuransi dari PT. Asuransi Allianz Life Indonesia yang memberikan pertanggungjawaban atas biaya-biaya pelayanan kesehatan pendonor organ. Skripsi ini membahas mengenai (1) pengaturan mengenai transplantasi organ dan donor organ di Indonesia; (2) risiko yang timbul bagi pendonor dan bisa atau tidaknya risiko tersebut diasuransikan resipien; (3) cukup atau tidaknya polis asuransi Hospital and Surgical Care Premier untuk mengasuransikan risiko-risiko yang dimaksud dalam Pasal 39 ayat 2 Peraturan Menteri Kesehatan No. 38 Tahun 2016 tentang Penyelenggaraan Transplantasi Organ. Penelitian ini menggunakan metode penelitian yuridis normatif, dengan tipologi penelitian deskriptif. Hasil penelitian penulis menunjukkan bahwa (1) pengaturan mengenai transplantasi organ dan donor organ menitikberatkan pada tujuan kemanusiaannya; (2) dapat timbul risiko kesehatan, psikologis dan finansial bagi pendonor, risiko finansial sebagian dapat diasuransikan resipien atas dasar hubungan keluarga dan hubungan pengaturan; (3) polis asuransi Hospital and Surgical Care Premier tidak cukup untuk mengasuransikan risiko-risiko yang dimaksud dalam Pasal 39 ayat 2 Peraturan Menteri Kesehatan No. 38 Tahun 2016 tentang Penyelenggaraan Transplantasi Organ. Penulis menyarankan segera membentuk Komite Transplantasi Nasional; Membuat asuransi tambahan khusus transplantasi dan donor organ; dan bagi masyarakat untuk mempertimbangkan menjadi pendonor organ.

Hospital and Surgical Care Premier Insurance is an insurance product offered by PT. Asuransi Allianz Life Indonesia that covers the medical expenses needed by an organ donor. This thesis discusses (1) how the law regulates the practice of organ transplantation and organ donors in Indonesia; (2) the risks of being an organ donor, and whether or not those risks can be insured by the organ recipient; (3) whether or not the coverage given by Hospital and Surgical Care Premier Insurance is enough to insure all the risks identified in Article 39 verse 2 of The Minister of Health Regulation No. 38 of year 2016. This thesis uses normative juridical approach. The result of this thesis shows (1) the law in Indonesia regarding the practice of organ transplantation and organ donors puts forward the humanitarian purpose of it; (2) an organ donors' health, psychological state, and finances are at risk, and only some of those risks can be insured by the recipient; (3) the coverage given by Hospital and Surgical Care Premier Insurance is not enough to insure all the risks identified in Article 39 verse 2 of The Minister of Health Regulation No. 38 of year 2016. The author advises that Indonesia's government to establish a National Transplant Committee; to make an insurance policy made specifically to cover organ transplantation and organ donors; for the people to consider being organ donors.