

Analisa besaran premi bagi pensiunan Pertamina yang berobat di Rumah Sakit Pertamina Klayan Cirebon tahun 2003

I Made Astawa, author

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Abstrak

Di era globalisasi saat ini, Indonesia menghadapi era pasar bebas termasuk di dalamnya sektor industri kesehatan. Jasa pelayanan kesehatan di rumah sakit akan berubah seiring bergulirnya globalisasi. Faktor-faktor di dalam dan di luar rumah sakit yang turut berubah meliputi country, cost, costumer, competitor dan company. Peningkatan peran swasta dan adanya deregulasi kebijakan serta pengembangan investasi asing khususnya dalam bidang perumahasakitan serta kebijakan pasar bebas akan mendorong perubahan konsep pelayanan kesehatan dari fee for service menjadi konsep kapitasi dan asuransi kesehatan.

Sistem ini menuntut pula kelengkapan tatanan dan aturan yang pasti dalam populasi yang tetap, meliputi kurun waktu satu tahun, yang dapat diperbaharui kembali sesuai kesepakatan. Sistem kapitasi menuntut kelengkapan adanya unit cost, tingkat utilisasi, yang cenderung stabil dan terakhir bermuara pada besaran nilai kapitasi serta premi yang disepakati di antara penyelenggara kesehatan, pemberi layanan kesehatan dan peserta.

Penelitian mengenai analisa besaran premi bagi pensiunan Pertamina beserta istri atau suami yang berobat di Rumah Sakit Pertamina Cirebon tahun 2003, dilakukan di lingkungan unit pelayanan kesehatan yang ada di RS Pertamina Klayan Cirebon selama kurun waktu 4 minggu.

Ditemukan sebanyak 3541 populasi pensiunan Pertamina beserta istri dan suami yang berobat di Rumah Sakit Pertamina Klayan Cirebon tahun 2003, didapatkan dari penelusuran data-data sekunder yang bersumber dari TI, Medical Record dan Bagian Keuangan, dan diolah dengan analisis deskriptif. Dengan berdasarkan formulasi, akhirnya diperoleh besaran nilai premi total untuk layanan yang dipertanggungkan adalah sebesar Rp. 7.488.609.612,07,- untuk 3541 orang per tahunnya.

Besaran nilai premi menjadi dasar kerja sama antara badan penyelenggara kesehatan dengan pemberi pelayanan kesehatan, sehingga dapat memberikan manfaat seperti kepastian, mutu layanan yang baik, sehingga diharapkan akan terjadi retensi dan loyalitas badan penyelenggara kesehatan atau peserta terhadap pemberi pelayanan kesehatan yaitu Rumah Sakit Pertamina Klayan Cirebon.

Pelaksanaan sistem kapitasi membutuhkan kesiapan di segala bidang baik pemberi layanan kesehatan, badan penyelenggara kesehatan serta peserta itu sendiri, sehingga tidak akan menimbulkan saling kecurigaan. Dengan demikian sangat diperlukan adanya sosialisasi dan pendidikan keterampilan dalam bidang kapitasi untuk seluruh SDM yang terkait.

Daftar Pustaka : 21 (1997 - 2003).

<hr><i>Analyse of Value at Premium to Retired Patient from Pertamina which Medicines at Pertamina Klayan Hospital at District of Cirebon for the Year 2003Enclosure In globalization era in this time, Indonesia face free market era is including in it health industrial sector. Health service at hospital will change along him globalization. Factors in and is outdoors of Hospital which partake to change to cover country, cost, costumer, and competitor of company. Make-Up of role of private sector and existence of policy deregulations and also development of foreign investments especially in the field of Hospitalization and also policy of free market will push change of concept service of health of fee for service become concept of capitations and health insurance. With existence of customers orientation and effort upgrade health service and also the existence of competitor factor and expanding it service care ambulatory will make elementary change at health pattern of curative service form of rehabilitative to conservancy of health which have emphasis and promote of preventive.

System of Capitations expected can upgrade health service, high efficiency storey; level and certainty constituted by big responsibility by eliminating moral factor of hazards_ This system claim also equipment of definitive order and role in population which remain to, cover range of time one year, which can turned over a new leaf according to agreement System of Capitations claim equipment of is existence of unit cost, mount utilization, what tend to stabilize and last have estuary at Value of assess Capitations and also premium agreed on among organizer of health, giver of health service and participant Premium analyses represent related/relevant responsibility to be able to give professional service.

Pursuant to this situation to analyse premium value to retired patient of Pertamina along with husband or wife which medicines At Pertamina Klayan Hospital at District of Cirebon for the year 2003. analysis of Premium Value conducted to 3541 population retired of Pertamina along with husband and wife which medicines At Pertamina Klayan Hospital at District of Cirebon for the year 2003 by tracing data of secondary steaming from TT, Medical Record and Monetary Shares, and processed with descriptive analysis. With pursuant to formulas, finally obtained by assess total value premium for service the underwritten equal to Rp. 7.488.609.612,07,- to 3541 people per its year.

With existence of assess value premium becoming same activity base among organizer of health with giver of service of health, hence can give benefit like certainty, quality of good service, so that expected will happened and retention of loyalties of organizer of participant or health to giver of service of health that is Hospital of Pertamina Klayan Cirebon. Execution of Capitations system expects the readiness of all area to giver of health service, The organizer of health and also participant of itself, so that will not generate each other suspicion. Thereby very needed the existence of socialization and education of skill in the field of capitations to entire/all related/relevant Human Resources Development.

Bibliography : 21 (1997 - 2003.</i>