

Analisis Pengalaman Peserta dan Petugas dalam Proses Verifikasi Klaim Perawatan dalam Program Jaminan Kecelakaan Kerja di PT ASABRI (Persero) = Analysis of Participant and Officer Experiences in the Medical Care Claim Verification Process within the ASABRI Occupational Injury Insurance Program

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengalaman peserta dan petugas dalam proses verifikasi perawatan pada Program Jaminan Kecelakaan Kerja (JKK) yang diselenggarakan oleh PT ASABRI (Persero). Program ini dirancang untuk memberikan perlindungan sosial bagi prajurit TNI, anggota Polri, dan ASN di lingkungan Kementerian Pertahanan dan Polri. Pendekatan kualitatif digunakan dalam penelitian ini dengan desain studi kasus. Data dikumpulkan melalui wawancara mendalam terhadap tiga peserta JKK dan tiga petugas ASABRI yang terlibat langsung dalam proses verifikasi, serta analisis dokumen pendukung. Hasil penelitian menunjukkan bahwa proses verifikasi perawatan mencakup beberapa tahapan, yaitu pengecekan dokumen, validasi data medis, dan evaluasi kepatuhan terhadap standar prosedur operasional (SOP). Peserta mengungkapkan bahwa proses verifikasi kerap kali rumit dan birokratis, terutama terkait kelengkapan dokumen dan ketidakpastian informasi. Dari sisi petugas, tantangan terbesar terletak pada kurangnya sosialisasi dan literasi peserta, serta keterbatasan sumber daya manusia dalam menangani klaim yang kompleks. Persepsi terhadap kualitas pelayanan, ditinjau melalui dimensi SERVQUAL (tangible, reliability, responsiveness, assurance, empathy), berpengaruh terhadap tingkat kepuasan peserta. Penelitian ini menyimpulkan bahwa peningkatan efektivitas verifikasi perawatan sangat penting dalam menjamin kepuasan peserta. Rekomendasi meliputi penyederhanaan prosedur administratif, pelatihan petugas, dan optimalisasi sistem informasi untuk mendukung proses klaim. Temuan ini diharapkan dapat menjadi bahan evaluasi dan perbaikan kebijakan layanan JKK di lingkungan ASABRI.

.....This study aims to analyze the experiences of participants and officers in the medical care verification process within the Occupational Injury Insurance Program (JKK) managed by PT ASABRI (Persero). This program is designed to provide social protection for Indonesian National Armed Forces (TNI) soldiers, National Police members, and Civil Servants (ASN) within the Ministry of Defense and the Police. A qualitative approach with a case study design was used. Data were collected through in-depth interviews with three JKK participants and three ASABRI officers directly involved in the verification process, along with a review of supporting documents. The findings reveal that the verification process includes several stages: document checking, medical data validation, and compliance evaluation with standard operating procedures (SOPs). Participants reported that the verification process is often complicated and bureaucratic, especially regarding documentation requirements and the lack of clear information. From the officers' perspective, the main challenges include low participant literacy, lack of socialization, and limited human resources in handling complex claims. Perceptions of service quality, assessed through the SERVQUAL dimensions (tangibles, reliability, responsiveness, assurance, empathy), influence participant satisfaction levels. This study concludes that enhancing the effectiveness of the medical care verification process is essential for ensuring participant satisfaction. Recommendations include simplifying administrative

procedures, improving staff training, and optimizing information systems to support the claims process. These findings are expected to serve as input for evaluating and improving policy in ASABRI's JKK services