

# Analysis of Readiness of General Hospital Dr. FL. Tobing Sibolga in the Implementation of the National Health Insurance Policy: A Qualitative Case Report

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## ABSTRACT

The national social security system and social security administering body require careful readiness by the health insurance providers, such as hospitals. National health insurance program is a pre-effort financing pattern, meaning that health financing is issued before or not when you are sick. Issues of financial sustainability of pro-poor policies must be maintained to reach universal health coverage even though sometimes many countries experience serious financial problems. Dr. FL. Tobing General Hospital Sibolga is one of the hospitals that provide services for the National Health Insurance. This study was to determine the Readiness of Dr. FL. Tobing General Hospital Sibolga in the Implementation of the 2021 National Health Insurance Policy. This study was a qualitative approach. Eleven informants were involved. Data were collected using interviews, observation, and documentation review. The results found that health personnel resources in implementing the health insurance program have been able to fulfill health services effectively. It is hoped that the head of the provincial health office will carry out the process of monitoring and evaluating the implementation of the health insurance policy.

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## 1. Introduction

Universal health coverage is a social health insurance mechanism to ensure proper fulfillment of basic health needs through the implementation of a cost control and quality control system and is implemented based on the principles of social insurance and equity for all residents in the territory of the Republic of Indonesia [2]. Health services in Indonesia are aimed at realizing the highest degree of health as an embodiment of general welfare as referred to in the Preamble to the 1945 Constitution of the Republic of

Indonesia. The health services are provided based on the National Health System (NHS), which is an arrangement that brings together various efforts to Indonesian people to ensure the highest degree of health in an integrated and mutually supportive manner. The community as users of health services expects optimal health services, in this case, the quality of health services that are appropriate and by what is expected [1].

As actors in implementing health development, the central government and regional governments must work together synergistically to carry out planned, integrated, and sustainable health services in a joint effort to achieve the highest health status [3]. The data obtained that 10.4% of Indonesian population in the last month had outpatient care and the average cost was Rp35,000. The overall source of outpatient costs for Indonesia is still dominated by (67.9%) financing paid by the patient himself or his family (out of pocket), then followed by JAMKESMAS(14.2%) and JAMKESDA (5.8) financing, respectively. (%), while the lowest is financing by private insurance (0.7%). Sources of outpatient costs from ASKES/ASABRI are 3.2%, JAMSOSTEK 2%, company health benefits 1.8%, other sources 3.3% and 1.1% are financed from more than one source [4].

In the last year, 2.3% of Indonesian population was hospitalized with an average cost of Rp1,700,000. Sources of costs used for hospitalization at all health facilities in Indonesia are still dominated by out-of-pocket costs, which is around 53.5%. Next in a row are JAMKESMAS 15.6%, JAMKESDA 6.4%, ASKES/ASABRI 5.4%, and as many as 4.9% of Indonesian population who are hospitalized using more than one source of funds, and 4.8% from other sources. Meanwhile, the source of costs for hospitalization from JAMSOSTEK was used by 3.5% of households, 1.8% of private health insurance, and 4.0% of company health benefits [4].

Dr. FL. Tobing General Hospital is one of the Class B Non-Educational Regional General Hospitals as a health service provider for the NHS program in Sibolga City. Currently, the hospital has facilities, including 204 beds, 338 human resources, and medical services including outpatient specialist services, inpatient services, and installation services to support medical services. In general, every type of outpatient service takes place every working day and is open to every general patient or HEALTH INSURANCE/ASKESKIN/JAMKESMAS with or without a referral letter. Medical record data of Dr. FL. Tobing General Hospital Sibolga in 2012 shows the value of Bed Occupancy Rate (BOR) 50% (national standard 60%-80%), and length of stay is still 4 days (standard 2 days) with the highest proportion of visits to health care patients 45.24 %, general patients were 40.06%, and JAMKESMAS patients were 13.5%. This condition shows that the public's interest in coming for treatment at the Dr. FL. Tobing General Hospital Sibolga is still low.

Viewed from the management aspect at Dr.FL.Tobing General Hospital Sibolga, there are still problems with the lack of services by the standard operating procedures in each service unit, such as nursing and midwifery care. This is indicated by the lack of reports on the development of patient nursing care and the number of patient complaints about the availability of drugs and consumables in hospitals. Based on the results of an initial survey conducted by researchers in January 2021, it is known from the aspect of hospital facilities are very adequate, where medical support units have also functioned optimally such as radiology, laboratories, and blood service units. However, the results of a brief interview with the head of the field of medical and nursing services stated that health services for NHS participants were still not well served, this was seen from the limited socialization of the NHS program for service providers in hospitals, as well as weak coordination with BPJS in the claiming process.

## 2. METHODS

### 2.1 Research design

The study was qualitative research which was to explain how the analysis of the Readiness of Dr.FL.Tobing General Hospital Sibolga in implementing the 2021 NHS Policy. The qualitative study is a type of research that reveals the objective conditions of the phenomena that occur by conducting in-depth interviews.

### 2.2 Participants

The informants were all elements involved in the implementation of the NHS program policy at Dr.FL.Tobing General Hospital Sibolga, namely 1) Components of the Dr. FL.Tobing General Hospital Sibolga, consist of a) Director Dr. FL.Tobing General Hospital Sibolga; b) Head of Medical and Nursing Services; c) Head of Planning and Development; d) Chairman of the Medical Committee; e) Head of Pharmacy, 2) The BPJS component of the Sibolga City branch is the head of the service unit at the hospital, and 3) Inpatients and outpatients at Dr.FL.Tobing General Hospital Sibolga. Based on the description above, the researcher determined the informants by using purposive sampling and snowball sampling. The sampling technique with purposive sampling means that the sampling technique is based on certain considerations, namely, the informants that the author chooses are people who are directly involved in the problems being studied. Snowball Sampling is the determination of the sample data source is still temporary and will develop later after researchers make more in-depth observations in the field [3].

### 2.3 Data analysis

Data analysis in qualitative research is a rather complicated matter because there is quite a lot of variation in the data and there is no standard pattern. Data analysis is the process of systematically searching and compiling data obtained from interviews, field notes, and other materials so that they can be easily understood and the findings can be informed to others. Data analysis was done by organizing the data, breaking it down into units, synthesizing it, arranging it into a pattern, choosing what was important and what will be studied, and making conclusions that can be conveyed to others.

## 3. RESULTS AND DISCUSSION

**Table 1:** Informant's characteristics

Informan	Stakeholders	Age (year)	Educational
1	Hospital director	56	Master of public health
2	Head of medical and nursing services	43	Physucuan
3	Head of planning and development	45	Master of public health
4	Chairman of the Medical Committee	53	Physician
5	Head of pharmacy	48	Pharmacy
6	BPJS Sibolga City (Head of Service Unit at Hospital)	34	Physician
7	Inpatient (Mr.S)	51	Retired
8	Inpatient (Mr. M)	42	Senior high school
9	Inpatient (Mrs. S)	37	SMA
10	Outpatient (Mrs. M)	62	Retired
11	Outpatient (Mrs. Y)	26	Bechelor

Policy decisions and orders must be passed on to the appropriate personnel before they can be followed. Of course, communication must be accurate and must be carefully understood. In general, the researcher's observations will discuss three important things in the policy communication process, namely transmission, consistency, and clarity. Respondents' explanations regarding the mechanism for socializing the National Health Insurance can be seen in Matrix 1, namely:

**Matrix 1:** Opinion of informants regarding the mechanisms performed by hospital management in disseminating NHA policy at Dr. FL. Tobing General Hospital Sibolga

Informant	Statement
Head of Medical and Nursing Services	<i>We admit that there are still many health workers who do not understand the mechanism for implementing NHS, sometimes our procedures no longer follow the working mechanism, but the important thing is that all activities can run well.</i>
Head of planning and development	<i>The mechanism is known, but in reality, there are still patients who come without a referral from the community health care or family doctor.</i>
BPJS Sibolga City (Head of Service Unit at the hospital)	<i>The mechanism for implementing NHS is carried out first to family doctors, health centers, private clinics, and other stakeholders, if they cannot be handled or need to be referred, they will be treated at the hospital.</i>

Based on the results of interviews with informants, it is known that the mechanism for implementing the National Health Insurance (NHS) is carried out first to family doctors, health centers, private clinics, and other stakeholders, if they cannot be handled or need to be referred, they will be treated at the hospital. Similar studies that have been conducted with in-depth interviews also reveal the same thing where the procedure for implementing NHS starts with family doctors [5]. Policy implementation will be effective if the implementation orders are consistent and clear, even though the orders conveyed to policy implementers have an element of clarity, but if the orders are contradictory then the orders will not make it easier for policy implementers to carry out their duties properly [6]. Respondents' explanations regarding the media used to provide information about the NHS program can be seen in Matrix 2, namely:

**Matrix 2:** Informant opinion regarding media used to provide information about NHS program at Dr.FL.Tobing general hospital Sibolga.

Informant	Statement
Head of Medical and Nursing Services	<i>The media used in delivering the socialization of NHS is yes.... with leaflets and banners that are installed in several parts of this hospital with the aim that hospital visitors or patients understand about this BPJS.</i>
Head of planning and development	<i>When it comes to the media for the delivery of NHS socialization, we are collaborating with BPJS to get the banners and we put the banners at the counter, in outpatient care, in the ER, and in pharmacies that specifically serve BPJS patients who were formerly Public Health Insurance (Jamkesmas)</i>
BPJS Sibolga City (Head of Service Unit at the Hospital)	<i>The media used for the socialization yesterday was using PowerPoint, previously we from BPJS gave the material first.</i>

Based on the results of interviews with informants from hospital management, it is known that the media used to provide information on the NHS program at Dr. General Hospital. F.L. Tobing Sibolga by using leaflets and banners installed in several parts of the hospital with the aim that hospital visitors or patients understand BPJS. While the media used by BPJS Sibolga City against RSU. Dr. FL. Tobing Sibolga using PowerPoint Media and presentation material sheets. Careful preparation is needed, especially for advanced health facilities that will join as BPJS Health providers, so that they can implement NHS properly [7].

In addition to socialization at the implementation level, the socialization of NHS also reaches the community. Information about NHS received by the public is obtained from information circulating on television, radio, and print media such as newspapers. Informal opinion regarding information about NHS can be seen in matrix 3.

**Matrix 3:** Opinion of informants regarding recipients of information about National Health Insurance at Dr.FL.Tobing general hospital Sibolga

<i>Informant</i>	<i>Statement</i>
<i>Head of Medical and Nursing Services</i>	<i>In socializing NHS, we collaborated with BPJS Sibolga City, the socialization was carried out by holding a meeting or delivered at an apple or by a circular letter. This socialization is given to all hospital employees</i>
<i>Head of planning and development</i>	<i>Yes, if the socialization with the hospital is done by holding a meeting or meeting that is held every month if the socialization with the patient is the BPJS and the health department who do it, because this hospital is already in the action stage, so if the condition is that he is a BPJS participant it's complete, the hospital immediately provides services.</i>
<i>BPJS Sibolga City (Head of Service Unit at the Hospital)</i>	<i>Yes, we do socialization with the hospital management, all nurses, specialist doctors, general practitioners, and all those related to hospitals and patients.</i>

Based on the results of interviews with informants, it is known that the recipients of NHS socialization at Dr. General Hospital. F.L. Tobing is carried out in collaboration with BPJS Sibolga City, socialization is carried out by holding meetings or delivered at an apple or by circular to the hospital management, all nurses, specialist doctors, general practitioners, and all related to hospitals and patients. Socialization with patients is carried out by BPJS and the Sibolga City Health Office. The results of a similar study also state that the cooperation agreement between the Hospital and BPJS has been disseminated to all limited employees and top management [8].

Respondents' explanations regarding the contents of the NHS program information can be seen in Matrix 4, namely:

**Matrix 4:** Opinion of Informants Regarding the Content of Information on NHS Program Policies that are Socialized

<i>Informant</i>	<i>Statement</i>
<i>Head of Medical and Nursing Services</i>	<i>Many ... cannot be mentioned one by one, for example, who is BPJS, how to pay, fees, referrals, yes ... a lot.</i>
<i>Head of planning and development</i>	<i>The contents of the information on the NHS program policies that are socialized about how to pay, referrals, and continue to benefit from NHS, and NHS membership.</i>
<i>BPJS Kota Sibolga (Kepala Unit Pelayanan di rumah sakit)</i>	<i>Regulations, regulations on NHS, presidential regulations, ministerial regulations of health, regarding the change of PT. Askes into BPJS Health.</i>

Based on the results of interviews with informants, it is known that the contents of the NHS program information are in the form of regulations, regulations on the National Health Insurance, presidential regulations, ministerial regulations of health, payment methods (contributions), referrals, benefits from NHS, membership of the National Health Insurance, and so on related to the NHS program, the change of PT. ASKES into BPJS health.

Communication has been going well because the informants/implementers of the activities have received complete information carried out by BPJS [8]. It can be seen that the information conveyed is about technical guidelines, regulations, and regulations. Communication delivered from the hospital management with BPJS is very necessary for the sake of increasing communication intensively so that no more policy information that is received is not fully obtained so that the existing information can run following existing



policies [7]. The respondent's explanation regarding the form of communication carried out at Dr. FL. Tobing General Hospital Sibolga can be seen on the 5 matrices.

**Matriks 5:** Opinion of informants regarding the form of communication conducted at Dr.FL.Tobing

General Hospital Sibolga	
<i>Informant</i>	<i>Statement</i>
<i>Head of Medical and Nursing Services</i>	<i>The form of communication carried out is organizational communication where formal and non-formal communication is carried out during morning apples and meetings.</i>
<i>Head of planning and development</i>	<i>The form of communication used in organizational communication</i>
<i>BPJS Sibolga City (Head of Service Unit at the hospital)</i>	<i>From BPJS itself, we communicate in the form of mass communication where media organizations produce and disseminate messages to the public at large, namely through radio, television, and newspapers.</i>

Based on the results of interviews with informants, it is known that the form of communication carried out is organizational communication where formal and non-formal communication is carried out during morning apples and meetings. Meanwhile, BPJS communicates in the form of mass communication where media organizations produce and disseminate messages to the public at large, namely through radio, television, and newspapers. Please note that the hospital is one type of health service industry. However, it must be admitted that the hospital as a service industry has different characteristics from other industries [9]. Therefore, communication between the Hospital and BPJS managers must have the same understanding. Based on the results of this study, it can be concluded that communication in the implementation of NHS at Dr.FL.Tobing General Hospital Sibolga is ready to overcome problems in the implementation of NHS. The existence of resource factors in the context of implementing NHS policies plays an important role in the success of policy implementation. Without sufficient resources, what is planned will not be the same as what is finally implemented. The most important resource in implementing the policy is the health workforce [6].

Based on a secondary data search, it was found that the health workers owned by Dr. FL.Tobing General Hospital Sibolga can fulfill health services effectively. Health services in the National Health Insurance program are no different from the health services provided before NHS was implemented. The difference is only in the determination of the drug package based on the E-catalog, and the payment system that uses the INA CBGs system where the amount of funds received by the hospital is following the amount that has been determined. So from human resources, Dr.FL.Tobing General Hospital Sibolga is classified as ready to run the NHS program.

One of the important things that must be remembered is that the amount of resources owned does not always have a positive effect on policy implementation. This means that a large number of health workers does not automatically encourage successful implementation, it must also be followed by the expertise possessed according to the task to be carried out, thus, in general, stakeholders have placed a lot of emphasis on funding mechanisms in the health system [10]. Respondent's explanation of the resources of NHS health workers at Dr.FL.Tobing General Hospital Sibolga can be seen in Matrix 6, namely :

**Matrix 6:** Opinion of Informants Regarding NHS Health Personnel Resources at Dr. FL.Tobing General Hospital Sibolga

<i>Informant</i>	<i>Statement</i>
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<i>Hospital director</i>	<i>There are specialist doctors, general doctors, and nurses also sufficient, midwives also fulfilled, and medical support personnel is also sufficient.</i>
<i>Head of Medical and Nursing Services</i>	<i>When it comes to the resources of health workers for adequacy, for some parts it is sufficient, and for some parts, it is not enough, for example, there is only one anesthesiologist, so if the doctor is unable to do so, we will be understaffed, usually, in such circumstances, we will refer the patient. to the Pandan General Hospital or the Sidempuan General Hospital, yes the hospital will lose from this but we also don't want to take the risk, there are enough nurses, especially at this time there are several honorary staff that we recruit, midwives are also enough, to Physiotherapist medical support personnel, nutritionists are also sufficient.</i>
<i>Head of Planning and Development</i>	<i>There are sufficient sources of health personnel in several departments, such as nurses, and currently, we are recruiting nurses, midwives are also sufficient, doctors are also sufficient, and medical support personnel is available.</i>

Based on the results of interviews with informants from the management of Dr. FL. Tobing General Hospital Sibolga is known that the resources for health workers are sufficient, but some parts are not enough, such as only one anesthesiologist. Based on Law no. 44 of 2009 explains that the personnel aspect of class B general hospitals for the availability of health workers in Basic Specialist Medical services is 3 (three) specialist doctors each with 1 (one) doctor as permanent staff.

The development of health human resources is an activity that must be carried out by hospital administrators so that their knowledge, abilities, and skills are by the demands of the work they do. With this development activity, it is expected to be able to improve and overcome deficiencies in carrying out work better and per the development of science and technology used by hospitals. Education and training of health workers is one way of developing health human resources. Respondents' explanations regarding education and training can be seen in Matrix 7, namely:

**Matrix 7:** Opinion of informants regarding education and training regarding competency of NHS program managers at Dr.FL.Tobing General Hospital Sibolga

<i>Informant</i>	<i>Statement</i>
<i>Hospital director</i>	<i>Already.... we have sent some people to Jakarta for computer data management training for INA CBGs</i>
<i>Head of Medical and Nursing Services</i>	<i>The BPJS team from hospitals in Jakarta participated in education and training in 2013</i>
<i>Head of Planning and Development</i>	<i>Education with training has been followed by BPJS managers in hospitals, namely in Jakarta 2013 last December.</i>

Based on the results of interviews with informants from the management of Dr. Hospital. F.L Tobing Sibolga said that education with training has been followed by BPJS managers in hospitals, namely in Jakarta in December 2013. Dr. FL. Tobing General Hospital Sibolga is classified as ready to provide health services for the NHS program. Another aspect of resources, namely financial resources, resources plays an important role in driving the NHS program. The issuance of the Regulation of the Minister of Health of the Republic of Indonesia No. 27 of 2021 concerning Technical Instructions for the Indonesian Case Base Group System (INA CBGs) states in article 1 that the technical guidelines for the Indonesian Case Base Groups System (INA CBGs) are a reference for advanced health facilities, BPJS Health and other related parties regarding the INA payment method CBGs in payment for the implementation of Health Insurance.

The issuance of this policy was followed by the issuance of the Decree of the Minister of Health of the Republic of Indonesia No. 28 of 2021 concerning Guidelines for the Implementation of the NHS Program that the source of funding in the implementation of NHS comes from the contributions of PBI participants and not PBI. The PBI Participant Contribution is paid by the Government and the Non-PBI Participant's contribution is: a) Wage Recipient Workers are paid by the Employee and the Employer. b) Non-Wage Recipients and Non-Workers are paid by the participants concerned. Respondents' explanations regarding funding resources can be seen in Matrix 8, namely:

**Matrix 8:** Opinion of informants regarding funding resources for the national health insurance program at Dr.FL.Tobing General Hospital Sibolga

<i>Informant</i>	<i>Statement</i>
<i>Hospital director</i>	<i>The management of financing for the NHS program has been stipulated.... yes.... use INA CBGs. This NHS policy obstacle must exist even though the regulations sometimes come late, yes we have to be ready, we have to be prepared, while honestly, the clamps must be paid after the procedure is completed to patients whose clamps are done monthly with entry and verified by BPJS again, after being verified, they must be submitted no later than 15 days after the claim file is declared complete.</i>
<i>Head of Medical and Nursing Services</i>	<i>Funding for the NHS program has been determined using INA CBGs version 4.0 so there is a stipulation, that the obstacles faced in managing NHS funds do not exist, it's just that the regulations for the claim system change because the guidelines from the Minister of Health do not yet have a standard, so we also always suddenly change, it's not easy, ouch.... dizzy.</i>
<i>Head of Planning and Development</i>	<i>Financing management using INA CBGs, so far there are no obstacles.</i>

Based on the results of interviews with informants from the management of Dr.FL. Tobing General Hospital Sibolga is known that the financing for the NHS program uses INA CBGs. The clamps are carried out monthly with entry and verified by BPJS again, after being verified, it is submitted no later than 15 days after the claim file is declared complete. There are many payment methods defined by experts Among the different types of payment methods used by most healthcare providers prefer to be paid out of pocket, followed by capitation for all types of services, except diagnostics [11]. The informant's statement is following the Decree of the Minister of Health of the Republic of Indonesia No. 28 of 2021 concerning Guidelines for the Implementation of the NHS Program regarding the payment mechanism for INA CBGs stating that payment for health services using the INA CBGs system for FKRTL is based on the submission of claims from FKRTL for both outpatient and for outpatient services. inpatient services. FKRTL claims are paid by BPJS Health no later than 15 days after the complete claim file is received.

Physical facilities are a fairly important factor in policy implementation. Implementers of the policy may have sufficient and competent staff, but without supporting facilities (facilities and infrastructure) the implementation of the policy will not be successful. Respondents' explanations regarding resources regarding facilities can be seen in Matrix 9, namely:

**Matrix 9:** Opinion of informants regarding health facility resources in the implementation of the NHS program at Dr.FL.Tobing General Hospital Sibolga

<i>Informant</i>	<i>Statement</i>
<i>Hospital director</i>	<i>As for the adequacy of health facilities, yes.... some tools are not sufficient, such as HD devices that don't exist yet, the plan will be prepared this year.</i>



<i>Head of Medical and Nursing Services</i>	<i>For the availability of health facilities, there is still some equipment that is lacking because it is damaged and is still being repaired, yes, although every year there are changes or the addition of new equipment, the facilities are still not sufficient</i>
<i>Head of Planning and Development</i>	<i>Yes, the hospital is also now planning to prepare a Hemo Dialysis (HD) device</i>

Based on the results of interviews with informants from the management of Dr. FL. Tobing General Hospital Sibolga is known that there are not enough health facilities. Based on the statements of the informants above, it can be concluded that the facilities and infrastructure are owned by Dr. FL. Tobing General Hospital Sibolga in running the NHS program is still not perfect. To support the health services of the NHS program, medical equipment is not enough because there are still some incomplete medical devices. The community as users of health services expects optimal health services, in this case, the quality of appropriate health services and what is expected. In addition to the quality of service, the increasing level of education, knowledge, and socio-economics of the community also affects the demand for an increase in the quality of health services, one of which is the implementation of health services in hospitals regarding the performance of health workers. In addition, the community criticizes various aspects of health services, especially regarding care services, because in hospitals the most human resources who interact directly with patients are nurses, so the quality of services carried out by nurses can be assessed as an indicator of good or bad service quality in hospitals [12].

The respondent's explanation regarding the management of consumable drugs in the implementation of NHS at Dr. FL. Tobing General Hospital Sibolga can be seen in Matrix 10, namely:

**Matrix 10:** Opinion of informants regarding management of drugs and consumables in the implementation of NHS at Dr. FL. Tobing General Hospital Sibolga

<i>Hospital Director</i>	<i>For drug management, we place doctors, pharmacists, and nurses as personnel, for the availability of drugs, hospital management has made efforts so that the patient's drug needs are completely fulfilled. There are so many drugs in circulation, that hospitals can't prepare all drug needs, so if there is a shortage, we cooperate with fresh pharmacies for these medicinal needs.</i>
<i>Head of Medical and Nursing Services</i>	<i>Yes, the hospital prepares the medicine needed, stored according to the specified time, if one day the medicine needed by the patient is not in the hospital, we cooperate with fresh pharmacies for the drug needs</i>
<i>Head of Planning and Development</i>	<i>For medicine, the hospital is ready, if there is a shortage we cooperate with fresh pharmacies</i>
<i>Head of Pharmacy</i>	<i>There is no problem with the availability of drugs, there is already a decree from the minister of health regarding the national formulary.</i>

Based on the results of interviews with informants in hospital drug management placing doctors, pharmacists, and nurses as staff, for the availability of drugs the hospital management has made efforts to fulfill the patient's drug needs completely, the number of drugs in circulation does not allow the hospital to prepare all drug needs, so If there is a shortage, the hospital cooperates with fresh pharmacies for the drug needs. Finally, families with higher income groups make more visits to health care facilities such as hospitals compared to lower income groups because of the limitations of the required drugs [13].

Disposition is the character and characteristics possessed by NHS program implementers, such as commitment, honesty, and democratic nature. Disposition is one of the important factors in implementing

an effective policy. If the implementer of the NHS program has a good disposition, then he or she can carry out policies properly as desired by policymakers. When implementers have different attitudes or perspectives from policymakers, the policy implementation process also becomes ineffective. The respondent's explanation regarding the disposition can be seen in Matrix 11.

**Matrix 11:** Opinion of Informants Regarding the Disposition of NHS at Dr. FL.Tobing General Hospital Sibolga

<i>Informant</i>	<i>Statement</i>
<i>Inpatient (Mr. S)</i>	<i>Dr. attitude. Specialists, general practitioners, nurses, and administrative officers in providing good health services, and there is no distinction from other patients, they are all the same, it's just that when taking medicine, the queue is long, so the wait is long.</i>
<i>Inpatient (Mr. M)</i>	<i>Dr. attitude. Specialists, general practitioners, nurses, administrative officers, and pharmacy staff in providing good health services, are friendly, and always listen to our complaints.</i>
<i>Inpatient (Mrs. S)</i>	<i>Dr. attitude. Specialists, general practitioners, nurses, administrative officers, and pharmacy staff providing health services, are always friendly, listen to our complaints, and always serve well.</i>
<i>Outpatient (Mrs. M)</i>	<i>I happened to be an outpatient because I had just finished cataract surgery. During my stay in the hospital, Specialists, general practitioners, nurses, and administrative officers providing health services are all good, it's just like now I'm on an outpatient treatment the queue for taking medicine is very long, so the wait is long, so I'm bored.</i>
<i>Outpatient (Mrs. Y)</i>	<i>I came here to have my pregnancy checked, this is the second time I have come for a pregnancy check, so far the attitude of Dr. The specialists and midwives here are kind, friendly, and always listen to my complaints.</i>
<i>Head of Medical and Nursing Services</i>	<i>f I objectively see that the attitude of the officers in providing services to NHS participants is fine, I have not heard any complaints from patients about the attitude of officers who do not want to know with patients or other complaints. I think the NHS program is a good program for the community. So we from the hospital will try our best to fulfill the patient's needs, because the NHS program is not much different from the previous JAMKESMAS program, although there are several different policies.</i>
<i>Chairman of the Medical Committee</i>	<i>Objectively I see that everything is going well, no complaints huh... it's fine, hopefully, in the future, it will be like that too.</i>

Based on the results of interviews with informants from several patients at Dr. FL.Tobing General Hospital Sibolga is known that the attitude of specialist doctors, general practitioners, nurses, midwives, and administrative officers in providing health services is quite good, this can be seen from the commitment and readiness of stakeholders to carry out this NHS policy even though there are still some obstacles faced, namely at the time of decision making, drugs with long queues. Dr. FL. Tobing General Hospital Sibolga will try his best to run the NHS program because previously the hospital has experience in providing health services such as JAMKESMAS. The results of a similar study also stated that the lack of human resources/manpower such as the lack of skilled personnel in their field, the officers did not understand and understand, the patient data input process was not appropriate or incomplete, and the officers were still neglecting their responsibilities and the officers had not attended training on Hospital Management

Information System (SIMRS) [14].

Bureaucracy is one of the agencies that most often implement policies as a whole. The organizational structure in charge of implementing the policy has a significant influence on the implementation of the policy. Regarding the problem above, the results of a similar study also suggest that several organizational components are not appropriate, such as insufficient or no support, supervision, development from the management, no rewards, no evaluation, and SOPs in implementing SIMRS [14]. Evaluation is something that must be done by the policy supervisor so that it can be seen whether the policy is carried out under the regulations that have been set. Respondents' explanations regarding the evaluation of the NHS program can be seen in Matrix 12.

**Matrix 12:** Opinion of Informants Regarding Evaluation of the NHS Program at Dr. General Hospital. FL. Tobing Sibolga

<i>Informant</i>	<i>Statement</i>
<i>Head of Medical and Nursing Services</i>	<i>There is no evaluation yet, who evaluates us? If in the past, Jamkesmas was in that area, what is it... that chairman evaluates, if this doesn't exist, yes... because there is no technical guideline that must be done. there is an evaluation, maybe the evaluation is carried out when there is an examination, whether it's from the PPK, the government, whatever, something like that</i>
<i>Head of planning and development</i>	<i>No evaluation has yet been carried out, maybe because BPJS is legalized as of January 1, 2021, so maybe it's because it hasn't been a year so no evaluation has been carried out, usually, if there is a previous evaluation there is an incoming letter.</i>
<i>BPJS Sibolga City (Head of Service Unit at the hospital)</i>	<i>So far no evaluation has been carried out because it hasn't been a year.... but we (from BPJS) have staff in charge of controlling the hospital.</i>

The results of interviews with informants from the management of Dr. FL.Tobing General Hospital Sibolga and BPJS City of Sibolga are known that the evaluation of the NHS program has not yet been carried out. The NHS program has not been running for a year. The informant also stated that there were no technical guidelines for implementing NHS. According to Permenkes No. 28 of 2021 concerning Guidelines for the Implementation of the National Health Insurance Program, it is stated that in the implementation of the Monitoring and Evaluation of the implementation of NHS several aspects need to be monitored, namely Membership, Health Facilities, Health Human Resources, Medicines and Medical Devices, Service and Financial Utilization, as well as Organizations and Institutions. As for evaluating the implementation of NHS, the aspects that will be evaluated are health status, poverty, economic growth, social security, fiscal, and others. The research related to the evaluation above also found that comprehensive measurement and financing of health care will provide an understanding of how income has affected all societal needs and severe macroeconomic recovery, some changes to the federal tax system, and some other important health system changes [15].

Monitoring the implementation of NHS services by the Ministry of Health is prioritized on aspects of Health Facilities, Health Human Resources, Medicines and Medical Devices, and Service Utilization. Respondents' explanations regarding the coordination of the NHS program can be seen in matrix 13.

**Matrix 13:** Opinion of informants regarding the coordination of the nhs program at Dr. FL.Tobing General Hospital Sibolga with BPJS Sibolga

<i>Informant</i>	<i>Statement</i>
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<i>Hospital director</i>	<i>There are no obstacles in coordinating with BPJS, the coordination that is built is good because BPJS has officers here, so if there are problems regarding NHS, they can be addressed immediately.</i>
<i>BPJS Sibolga City (Head of Service Unit at the hospital)</i>	<i>So far the obstacles in coordinating with Dr. General Hospital. FL. Tobing Sibolga does not yet exist, the coordination that was built with the hospital, we from BPJS have placed officers at the hospital to provide information, and minimize existing complaints, if there are obstacles, either from BPJS or hospital management, they will be resolved immediately, if not finished there can contact me directly, we also have a call center that can be contacted at any time and can be called by anyone.</i>

Based on the results of interviews with informants from the management of Dr. FL. Tobing General Hospital Sibolga has known that so far the obstacles in coordinating with Dr. FL. Tobing General Hospital Sibolga does not yet exist, coordination is built with hospitals, and BPJS places officers in hospitals to provide information, and minimize existing complaints, if there are obstacles, both from BPJS or hospital management, they will be resolved as soon as possible. The description of the research results above was also produced by other researchers who said that universal health coverage is the main target of sustainable development goals and the quality of care is very important for its achievement [16]. Key informants who most participate in central government conduct health policy.

#### 4. CONCLUSION

Health personnel resources in implementing the NHS program have been able to fulfill health services effectively and the existing health personnel resources are classified as ready to undergo the NHS program. The rules for the claims system are constantly changing. So far, the readiness of health facilities in the NHS program has not been seen because of the infrastructure that still needs to be completed. It is hoped that the head of the provincial health office will carry out the process of monitoring and evaluating the implementation of the NHS Policy.

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