



# Factors Causing Delay in Submitting BPJS Claim at Nur Hidayah Hospital

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**Abstract.** BPJS is a legal entity established to administer the Social Security Program. One of the problems in implementing National Health Insurance is the delay in submitting a claim. Based on the preliminary study at Nur Hidayah Hospital, the delay in submitting the claim occurred every month. This paper aims to analyze the factors causing delay in submitting the BPJS claim. This paper is descriptive with a qualitative approach. The process of claim is nonetheless discovering incomplete files, it is the result of the PA that has not been collected, the negligence of the officer, and experiencing delay running from 3–6 days within the stipulated time. The factor of man occurred the negligence of the officer, the factor of machine occurred the server maintenance frequently such as software errors and the internet network is unstable, the factor of Method occurred the procedure related to BPJS claim has not been socialized, and the factor of material occurred the incomplete medical support such as PA, Laboratory, and X-ray results.

**Keywords:** claim · BPJS · delay

## 1 Introduction

BPJS is a legal entity formed to administer social security programs to realize the provision of guarantees for the fulfillment of basic needs for a decent life for each participant and their family members. BPJS cooperates with health services in terms of health financing for health insurance [1].

One of the problems in implementing National Health Insurance is the delay in submitting claims. In claim management, it often takes additional time to examine and analyze claim, which can lead to payment delays [2]. Based on the results of interviews in a preliminary study at the Nur Hidayah Hospital, Bantul, there have been delays in submitting BPJS claims every month since 2021. This received a warning from the hospital finances because of the delay in the incoming funds. This will have an impact on the quality of services provided by hospitals to patients.

## 2 Methods

First, The method used in this study is descriptive with a qualitative approach. The subjects of this study are 4 officers who are responsible for the BPJS claim. The object of research in this study is the delay in submitting BPJS claims.

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### **3 Results and Discussion**

#### **3.1 Before BPJS Claim Process at Nur Hidayah Hospital Bantul**

Based on the results of observations, researchers found incomplete files, namely the results of PA (Anatomical Pathology). There is a factor of the inaccuracy of officers, they forgot not to complete medical support such as PA results, laboratories, and X-ray results. This can cause delays in submitting claims. Hospital has a target completion date of the 5th of each month and the delivery date is the 10th of each month. However, the hospital is still experiencing delays in delivery of about 3–6 days within the stipulated time. If the claim is late, the claim process can still be carried out, but the payment from the insurance company is delayed. This affects the cash flow.

The claim submission has a participation verification stage, service administration, and health service verification [3]. It is stated that claims for National Health Insurance are made by health facilities submitted to BPJS Health. Health Facilities submit claims every month regularly no longer than the 10th of the following month [4].

#### **3.2 Identify the 5M Factors (Man, Machine, Method, Money, and Material) Causing the Delay in Submitting BPJS Claims**

##### **3.2.1 Man**

Based on interviews conducted with the human resources department, 4 officers who are responsible for BPJS claims.

The 4 officers have a D3 Medical Record educational background, two officers have a D3 Hospital Administration background and one officer has a Nursing background. In the results of the BPJS claim process, there are incomplete files, namely the results of PA (Anatomical Pathology) that have not been collected due to the negligence of medical officers.

Negligence of medical officers because they forgot not completing medical support such as PA results, laboratories, and X-ray results. Medical officers need to be reminded through the WhatsApp group to complete the results of medical support.

Regarding the analysis of the factors causing the delay in claims, it explains that the constraints of the man factor include the initial verifier officers who were not careful in assessing the completeness of the file and doctors who did not complete their resumes. This affects the delay in the claim submission process [5].

##### **3.2.2 Machine**

BPJS claims Delays occurred in Nur Hidayah Hospital due to server maintenance, software errors, and unstable internet networks.

It explained that Software errors and internet network unstable affect the BPJS claim process [6]. There was an error network from the hospital center and BPJS. This will hinder the work of officers because they have to wait until the network is stable [7].

### 3.2.3 Method

Nur Hidayah Hospital has the procedure for inpatient and outpatient BPJS claims but has not been socialized to the officers. It is necessary to socialize through regular meetings held by the Medical Record Unit at Nur Hidayah Hospital, Bantul.

Regarding the analysis of the factors causing delays in claims, explaining that the procedure for insurance implementation already exists but has not been implemented properly can also affect the implementation of claims [5].

### 3.2.4 Money

Money is the main element for carrying out activities and management in activities [8]. The budgeting process in hospitals is one of the most important financial management processes as a tool for planning and controlling hospital operations [9]. Pending claims affect the hospital finances due to reimbursement being hampered [10].

According to the interviews, it was found that operational costs in the form of electronic maintenance such as computers, scanners, and other equipment related to BPJS claims were not the cause of delays in submitting BPJS claims because these costs have been provided by the hospital.

### 3.2.5 Material

BPJS inpatient claim requirements include emergency assessment/polyclinic assessment, therapy delivery sheets, operation reports, anesthesia reports, therapy administration sheets, medical resume sheets, delivery records, pathography sheets, and results of supporting examinations. The outpatient requirements file for emergency cases attaches a photocopy of the emergency assessment, but there are still incomplete files, namely the results of the PA (Anatomical Pathology), Laboratory, and X-ray results. The incomplete files need to be completed immediately.

The completeness of the form in the claim file is an important part and must be considered in the claim process [11].

It is explained that the completeness of the documents for filing a claim is the participant eligibility letter (SEP), proof of service that includes diagnoses and procedures and is signed by the Patient Responsible Doctor (DPJP). For certain cases when there is a claim payment outside of INA-CBG, supporting evidence is required: Protocol of therapy and regimen (schedule of administration) of special drugs, Prescription of medical devices, Receipt of medical aids (glasses, assistive devices) hearing aids, mobility aids, etc.) [3].

If one of the requirements does not exist or items are not filled out completely, it will affect the success of the claim process [12].

Based on the analysis of material factors, it was found that incomplete medical support files such as PA, Laboratory, and X-ray results caused delays in file collection. This causes the submission of BPJS claims will also experience delays. It needs to be immediately completed and contacting medical officers to complete them.

## 4 Conclusion

The BPJS claim process at Nur Hidayah Hospital Bantul still found incomplete files, namely the results of the PA that had not been collected, the negligence of the officers and still experiencing delays in delivery ranging from 3–6 days within the stipulated time. It is also identified using the 5M factors, which are finding the negligence of the officer because the officer forgot not to complete medical support such as PA, Laboratory, and X-ray results, the server often occurs maintenance such as software errors, and the internet network is unstable, the procedure has not been socialized because it newly created, Operational costs at Nur Hidayah Hospital for electronic maintenance such as computers, scanners and other equipment related to BPJS claims are not the cause of delays in submitting BPJS claims.

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