



# Being Universal Health Coverage Through The *Padang Panjang* Public Health Insurance Program (An Exploratory Qualitative Study)

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**Abstract.** Objectives; exploring the implementation of the *Padang Panjang* Public Health Insurance Program (*JKMPP*) which has been ongoing for the last seven years. Methods; This research was exploratory qualitative study for the implementation of the *JKMPP* program. The key informants were residents as participants *JKMPP* program and other informants. Results; The public assesses the ease of registering for *JKMPP* and feels the benefits. The results of the assessment of the implementation of *JKMPP* services show that the services received by the community are quality services. This can be seen from the facilities, human resources serving, ease of procedures which show quality service. Conclusion; *JKMPP* has been implemented with quality.

**Keywords:** Health Insurance, Service Quality, Universal Health Coverage, SDG's.

## 1 Introduction

*Padang Panjang* as one of the cities in West Sumatra Province which has implemented the National Health Insurance (*JKN*) program. The local government also has another insurance program specifically for local Public who does not have health insurance and cannot afford to pay contributions to *BPJS* Health, called the *Padang Panjang* Public Health Insurance Program (*JKMPP*). The basic regulation for implementing *JKMPP* is regulated by Regional Regulation no. 3 of 2017 concerning the Implementation of Public Health Insurance in *Padang Panjang* (Walikota, 2017). The aim of *JKMPP* is to guarantee the need for health services for residents who are not yet included as health insurance participants for sure. Therefore, it provides quality health services from first level health services to advanced level services and provides health protection in the form of health care benefits in order to meet the basic health needs provided to every resident (Walikota, 2017). *JKMPP* is intended to help and make the community of *Padang Panjang* healthy and prosperous without being hindered by economic factors (Walikota, 2017).

Indonesia's health system is moving towards Universal Health Coverage (UHC) so that all community have health insurance, where everyone has the right to access quality health services without facing technical obstacles or financial difficulties (Herawati et al., 2020). This is the main target of the Sustainable Development Goals

(SDGs), as expressed in indicator 3.8 which focuses on ensuring healthy lives and improving well-being for all people at all ages. These indicators emphasize the importance of achieving universal health coverage, including financial risk protection, access to quality basic health services, and access to essential, safe, effective, quality and affordable medicines and vaccines (WHO, 2024). By implementing the *JKMPP* program, Padang Panjang Government seeks to support the achievement of this target by ensuring that all residents, especially those who are less fortunate, have access to health services without heavy financial burdens. This is an important step to ensure that no one in the community is left behind in getting adequate health services. The implementation of *JKMPP* program in Padang Panjang is a concrete example of local efforts to support SDG's targets, which aim to improve the welfare and health of the community as a whole (Hogan et al., 2018).

Based on previous research findings, public perception plays an important role in the success of a service in providing services (Shaw & Davis, 1973). Service quality is realized if the service delivery process from the service provider to the community is in accordance with the community's understanding. Assessment of service quality related to patient satisfaction is formed by five aspects known as SERVQUAL (Kholik et al., 2022). Dimensions of service quality in the context of health services include: responsiveness, which refers to the policy of providing fast and precise service to customers by providing clear information; assurance, including the knowledge and polite attitude of health workers to build patient trust; tangible aspects (physical appearance), which include physical aspects of service facilities, equipment, human resources and communication materials; empathy, which reflects the service provider's willingness to listen with attention to patient complaints, needs and hopes; and reliability, which emphasizes the ability of health services to provide services in accordance with the promises made accurately and reliably (Nursalam, 2014).

Based on data from *Padang Panjang* Health Service, in 2020 as many as 96.2% of *Padang Panjang* population already have health insurance with 61.2% of them funded by the government out of a total of 58,140 population, meaning there are still 3.8% of residents who do not have it (DKK PP, 2020). In 2021, 96.9% of the population of Padang Panjang will have health insurance, with 61.2% of them receiving JKN funded by the government out of a total of 60,137 population, meaning 3.1% of the population will not have health insurance. In 2022, as many as 89.6% of Padang Panjang population will have health insurance with 54.8% of them funded by the government out of a total of 60,449 residents, so that 10.4% of the population will not have health insurance. (DKK PP, 2023). To fulfill UHC coverage in Padang Panjang, especially for residents who are registered as not having health insurance, certain strategies are needed, so that it is hoped that all people will be guaranteed their health without worrying about economic problems. This research study aims to explore the implementation of *JKMPP* and the quality of its services with the main focus on the service registration section. So apart from getting an exploration of the implementation of *JKMPP* it also produces several recommendations for improving the implementation of the program policies.

## **2 Methods**

### **2.1 Design study**

This research used an exploratory qualitative study design to explore the implementation of the Padang Panjang Public Health Insurance (*JKMPP*) program. The research was conducted in Padang Panjang, West Sumatra with the main focus was to explore the quality of registration services received by respondents.

### **2.2 Instruments and Data Collection**

Data collection through interviews was carried out with the help of a research instrument in the form of an interview guide which consists of five parts. The first part concerns the reliability dimension, followed by the responsiveness dimension, then the assurance dimension, the empathy dimension and the tangibles dimension related to the *JKMPP* program registration service. Interviews were conducted face to face between the researcher and the respondent for approximately 20 minutes or until the data was saturated.

### **2.3 Participants**

The key informants in this research were residents of *Padang Panjang* who were registered as participants in the *JKMPP* program. A total of seven *JKMPP* participants were selected as respondents whose selection was based on considerations of being over 17 years old and directly registering themselves or their families for the *JKMPP* program. On the other hand, those who acted as triangulation informants were people from the *Padang Panjang* Health Service who were related to the implementation of the *JKMPP* program. A total of three triangulation informants were selected, namely the Head of Health Services, Health Promotion and Health Resources, the second triangulation informant, namely the Head of Health Services Sub-Coordination and the person in charge of *JKMPP* program registration services in the Health Services sector.

### **2.4 Ethical Consideration**

Prior to interview, the researcher explained several elements of informed consent to participate, which was carried out orally to describe aimed the research, the steps taken, guarantees of confidentiality and the respondent's right to withdraw from the interview at any time for any reason. Then, a consent form for participation was submitted for each respondent to sign as well as permission to be audio recorded. This study protocol was approved by the Health Research Ethics Committee of Universitas Negeri Semarang with HERC number No. 294/KEPK/FK/KLE/2024.

### **2.5 Data Analysis**

Data analysis was carried out by a three-person team (AFC, IZ, NS) with backgrounds in the fields of public health and medicine. The analysis

method is carried out by discussing drawing conclusions from each theme of the interview transcript.

### 3 Result and Discussion

The JKMP program has been established since 2017, so it has been seven years since this program has been implemented. The latest data for 2022 shows that 12,014 people have registered as JKMP participants. Each stage of JKMP implementation has its own procedures and provisions. This includes the membership registration section which has several administrative terms and conditions and procedures that must be followed. First, public who want to register must report to the Head of household and get a cover letter to the village head's office, attaching a photocopy of the identity card of each family member and a photocopy of the Family Card which includes a telephone number where they can be contacted. Then, the public must fill out an application form to become a JKMP participant at the village head's office, signed with a 10,000 stamp. After the form is filled in and signed by the village head, the form is reported to the sub-district office. Next, the form is taken to the Health Service, Yankes Sub Coordinator section, to be processed and get a recommendation to BPJS with a maximum waiting time of ten minutes.

The results of the servqual analysis of the implementation of the JKMP registration section show that reliability, where the JKMP program registration service at the Padang Panjang Health Service must be able to support the JKMP program with the ability of employees to provide services seriously, accurately and on time according to commitment. Second, responsiveness, providing quality JKMP program registration services to meet consumer needs quickly, can help consumers who experience difficulties, be polite, and provide clear information. Third, assurance includes the knowledge and behavior of service providers in building consumer trust and confidence through the competence of health workers so as to provide a sense of trust and security. Fourth, empathy, requires service officers to understand the needs of the community by providing personal attention and being sensitive to their needs. Fifth, Tangibles, involves physical facilities such as buildings, equipment, technological equipment, and the appearance of employees when providing services.

The results of the qualitative exploration of the implementation of the JKMP registration section are shown in table 1. The JKMP Program registration service procedures show that officers are skilled in providing services to respondents as JKMP participants, so that they can provide services according to the predetermined schedule, the ability to provide information that is easy to understand and services that are not convoluted. Other findings show that the service provided is fast and precise, but the process is still complicated. Although these findings are different from the observation findings at the beginning of the research, this indicates that there are still inconsistencies in providing services. Apart from that, it is also related to reliability, where there is a positive and significant relationship between reliability and participant satisfaction (Kosnan, 2020).

Based on service time, it was found that the waiting time spent for registration for the JKMP Program varied. The shorter the time it takes for participants to get service, the more quality service the participant assesses. Despite of this, the timeliness

of the services provided is in line with participants' expectations. The reality of the service received is the same as or exceeds what was expected, resulting in consumer satisfaction. In line with this research, punctuality is a factor in participant satisfaction, so it can be said that service waiting time is a variable that greatly influences participant satisfaction (Zuraidah et al., 2022).

**Table 1.** Themes, sub-themes, and illustrative data extracts.

| THEME                            | SUB THEME                                          | ILLUSTRATIVE QUOTES                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------------|----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Prosedur pelayanan               | Jam pelayanan                                      | .....Jadwal buka dan tutupnya sesuai jam kerja dan juga sesuai dengan instansi pemerintah pada umumnya...[informan 1]<br>.....Untuk jadwal saya kira sudah sesuai aturan...[informan 4]                                                                                                                                                                                                                                                |
|                                  | Informasi / sosialisasi jadwal pendaftaran         | .....awalnya saya tahu jadwal tersebut dari tetangga dan saya juga langsung ke dinas kesehatannya...[informan 4]<br>.....Untuk jadwal pendaftarannya sudah cukup memadai, saya tau karena pernah mengikuti sosialisasi program tersebut...[informan 6]                                                                                                                                                                                 |
|                                  | Standar pelayanan                                  | .....prosesnya cepat karena saya sudah diberitahu alurnya oleh ketua RT...[informan 5]<br>.....menurut saya cepat dan tepat, bagi saya proses yang berbelit-belit yaitu ketika masyarakat harus minta surat pengantar dari RT – kelurahan – kecamatan - kantor DKK, karena jarak yang ditempuh untuk melakukan proses itu cukup jauh dan jika masyarakat tidak memiliki kendaraan pribadi maka akan mengalami kesulitan...[informan 7] |
| Waktu pelayanan                  | Ketepatan waktu petugas dalam memberikan pelayanan | ..... paling lama 5 menit, itu termasuk sebentar...[informan 1]<br>.....kemaren itu saya menyelesaikan kira-kira 90 menit, karena harus bolak balik sehingga menghabiskan waktu... [informan 4]<br>...waktu yang dihabiskan bervariasi, tergantung hari dan jam kerjanya, kadang saya dapat menyelesaikan dalam waktu 5 menit, namun kadang 15-20 menit, tetapi masih bisa diterima...[informan 6]                                     |
| Pelayanan yang diberikan petugas | Sikap petugas saat memberikan pelayanan            | .....sikap pegawainya selalu mengarahkan gimana baiknya dan tidak memberi kebingungan serta dapat dimengerti cepat...menanggapi dengan ramah, tepat... [informan 1]<br>.....sikap pegawai ramah-ramah, sesuai dengan pekerjaannya...para pegawai cepat menanggapi dan mahir di pelayanan tersebut...[informan 4]<br>...pegawai cukup siap dalam memberikan bantuan dan mereka tampaknya sudah terlatih dan responsif dalam memberikan  |

|                                              |                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                    |
|----------------------------------------------|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                              |                                                   | bantuan...merespon dengan cepat dan berusaha menyelesaikan masalah dengan efektif...[informan 6]                                                                                                                                                                                                                                                                                                                                   |
| Jaminan kepastian                            | Kepercayaan Masyarakat terhadap petugas pelayanan | .....pegawainya sudah menunjukkan sikap yang professional dan sifat yang royalitas untuk semua masyarakat...[informan 4]<br>.....yang disampaikan sudah cukup jelas karena pengetahuan pegawai yang sudah memadai...[informan 6]                                                                                                                                                                                                   |
| Interaksi petugas dalam memberikan pelayanan | Kemampuan komunikasi petugas                      | .....interaksi sejauh ini baik-baik saja, tidak ada yang bagaimana-bagaimana, jika kita bertanya mereka akan jawab dengan terbuka...[informan 5]<br>.....untuk komunikasinya sudah formal dan mudah dimengerti oleh masyarakat luas terutama saya sendiri juga mengerti bahasa formalnya...[informan 4]<br>.....menurut saya cukup baik, terbuka, dan berempati, karena saya sangat dibantu pada proses pendaftaran...[informan 7] |
| Fasilitas                                    | Ketersediaan ruangan                              | .....sebaiknya ada ruangan khusus tunggu untuk pendaftaran JKMP...[informan 1]<br>.....kalau parkir mungkin kurang ya...[informan 2]<br>.....kalau tempat duduk, kalau kita rame-rame ada jatah berdirinya juga, bergiliran tempat duduk, kadang kalau ada orang tua pasti kita dulukan orang tuanya...[informan 3]                                                                                                                |
|                                              | Kenyamanan fasilitas                              | .....tapi untuk sekarang masih bisa nyaman digunakan...[informan 1]                                                                                                                                                                                                                                                                                                                                                                |
|                                              | Penggunaan alat teknologi                         | ..... sistem di komputernya lelet, jadi lama membacanya, fotocopy kemaren diluar, tidak disediakan...[informan 3]<br>..... kalau online dapat memudahkan masyarakat yang tidak dapat datang langsung ke lokasi, sedangkan offline membantu masyarakat yang tidak ahli dalam bidang IT...[informan 7]                                                                                                                               |
|                                              | Penampilan petugas                                | .....baik, rapi, cantik-cantik malah...[informan 3]<br>.....pegawai selalu rapi, sejauh ini belum pernah melihat penampilan pegawai kurang bersih/rapi...[informan 6]                                                                                                                                                                                                                                                              |

The attitude of officers in serving the JKMP participants is an interesting thing to get attention. A positive attitude is shown by the officers, namely concern and friendliness in serving, the attitude of the officers can present the quality of the service itself and become an indicator of quality service assessment. Apart from that, attitude is also very closely related to participant satisfaction (Mohamad et al., 2022). Based on the guarantee of certainty, participants see and feel the services provided give a positive impression, such as the behavior of the officers which can create a feeling of security and comfort when registering for the JKMP Program at the Padang Panjang Health Service. The greater the participant's trust in the services provided, the greater the

participant's desire to get the service again. So this has an impact on the satisfaction of participants who receive services (Purwiningsih et al., 2023).

We found that the interaction of officers in providing the service was very good. Officers have effective communication skills in providing explanations to participants, so that service is fast, precise and easy to understand. Effective communication is a factor in consumer satisfaction with the services received and is an important indicator of service quality, especially in the service sector (Sharma & Patterson, 1999). The ability of officers to provide satisfaction with JKMPP Program participants cannot be separated from the physical facilities of the service location, the appearance of the officers and the availability of facilities and infrastructure. Most participants said the officers' appearance was neat and in accordance with applicable procedures. Several informants admitted that the parking and waiting room facilities needed more attention but were still comfortable to use. Apart from that, the use of technology greatly influences the JKMPP Program registration process. Where it was found that procedures had to go through a long process and technological tools were still not optimal. Physical appearance greatly influences participant satisfaction, this is considered important because participants want to use a service based on their physical appearance first. If it is assessed as good, participants will be confident in using the service and will feel comfortable. The better the perception of physical appearance, the better the participant's satisfaction. Services will be optimal if service providers have adequate health facilities (Octaviani, 2021).

## 4 Conclusion

The *Padang Panjang* Public Health Insurance Program (JKMPP) plays an important role in achieving Universal Health Coverage (UHC) in Padang Panjang. This program aims to ensure quality health services and fair access for the entire community, especially for those who are less fortunate. This research found that *JKMPP* was implemented with quality services. Research further shows that the implementation of this program has helped increase community access to health services, although there are still several challenges that need to be overcome, such as a slow technological system and a lack of supporting facilities.

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