

## HOSPITAL BUSINESS STRATEGY PLANNING IN THE ERA OF NATIONAL HEALTH GUARANTEE (JKN)

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### ABSTRAK : PERENCANAAN STRATEGI USAHA RUMAH SAKIT DI ERA JAMINAN KESEHATAN NASIONAL (JKN)

Penelitian ini dilatarbelakangi oleh perkembangan Jaminan Kesehatan Nasional dari tahun ke tahun yang terus meningkat, menjadikan rumah sakit mampu mengoptimalkan strategi bisnis di era JKN. Salah satu langkah dalam menerapkan strategi bisnis adalah membuat rencana yang baik. Hasil penelitian menunjukkan bahwa perencanaan kesehatan dapat dilakukan melalui beberapa tahapan seperti: (1) menganalisis tujuan dan manfaat yang akan diperoleh, (2) menganalisis dan merancang kebijakan yang dapat didukung oleh pelayanan yang diberikan kepada masyarakat. dan (3) menganalisis implementasi strategi yang akan digunakan. Selain itu, rumah sakit juga dapat menerapkan Standar Pelayanan Operasional (SOP) atau indikator mutu pelayanan, rumah sakit atau fasilitas kesehatan dapat meningkatkan reputasi rumah sakit, meningkatkan kepuasan pasien, dan memastikan pelayanan yang diberikan sesuai dengan standar tertinggi yang diharapkan oleh masyarakat dan regulator. institusi. . Hal ini juga menjadi langkah penting dalam menjaga daya saing sektor kesehatan di era Jaminan Kesehatan Nasional (JKN) dan lingkungan bisnis kesehatan yang semakin kompetitif secara global.

Kata Kunci : Rumah Sakit, Perencanaan, JKN, Strategi Bisnis

### ABSTRACT

This research is motivated by the development of National Health Insurance from year to year which continues to increase, making hospitals able to optimize business strategies in the JKN era. One of the steps in implementing a business strategy is making a good plan. The results of the research show that health planning can be carried out through several stages such as: (1) analyzing the goals and benefits that will be obtained, (2) analyzing and designing policies that can be supported by the services provided to the community and (3) analyzing the implementation of strategies will be used. Furthermore, hospitals can also implement Operational Service Standards (SPO) or service quality indicators, hospitals or health facilities can improve the hospital's reputation, increase patient satisfaction, and ensure that the services provided are in accordance with the highest standards expected by the community and regulatory institutions. . This is also an important step in maintaining the competitiveness of the health sector in the era of National Health Insurance (JKN) and an increasingly competitive health business environment globally.

Keywords: Hospital, Planning, JKN, Business Strategy

### INTRODUCTION

Hospitals are an integral part of the health system that complement various aspects of comprehensive health services. The direction of hospital development is the main factor in terms of information systems and technology (Irvanti, 2019). One of the development programs carried out by the government is National Health Insurance (JKN). The implementation of National Health Insurance (JKN) by the Social Security Administering Body (BPJS) for Health has had a significant impact on the health services industry, including providing access to

health insurance to previously underserved populations. The SJSN Law is an external factor that influences strategic changes in the health services industry. The program covers a wide range of services, including hospital care, which is one of the main components of the health system. The introduction of JKN brought significant changes to the medical world in Indonesia. As an integral part of this system, hospitals must adapt to new regulations, changing patient needs, and increasing competition (Mariawati et. al., 2023).

Since the launch of the National Health Insurance (JKN) program in 2014, Indonesia has experienced a significant transformation in the health sector. JKN, which is managed by the Health Social Security Administration (BPJS), aims to provide equal and affordable access to health services for all citizens. The payment system which was originally based on fee-for-service has changed to a prospective payment system with INA CBGs rates. These changes encourage hospitals to increase efficiency while maintaining quality of service. Hospital management must anticipate this payment system so that income from BPJS claims remains positive and supports future hospital development (Irwandy & Sjaaf, 2018). The JKN program exists as a response to various fundamental problems in the Indonesian health system, including disparities in access to health services, high health costs, and low quality of services in various regions. By providing comprehensive health protection, JKN is expected to be able to reduce the financial burden on society due to high health costs and improve the quality of health services throughout Indonesia.

Health service providers, whether hospitals, clinics or pharmacies, must adapt to JKN. This demands better operational efficiency and cost management. Apart from that, increasing competition among health service providers also forces them to continue to innovate and improve the quality of services. Facing the JKN era is a challenge in itself, because health service providers need the right strategy, understanding and mutual agreement across all internal departments. Meanwhile, the sustainability of the JKN program requires good risk management and control (Hidayat, 2024).

Business sectors related to health, such as the pharmaceutical industry, health technology and health insurance, must also adapt to the changes brought by JKN. An effective business strategy is the key for health service providers and related business sectors to not only survive but also thrive in the JKN era.

One example of a strategy implemented by private hospitals in facing new threats and opportunities in the JKN era is to focus on policy and operations. Hospital service performance reflects the results of personnel work, both in terms of quantity and quality, in an organization. This performance can be individual performance or group work of personnel. Work results are not only limited to personnel with functional or structural positions, but also cover all levels of personnel in the organization. Meanwhile, financial performance can be measured through the level of profitability, liquidity, solvency

and Cost Recovery Rate (CRR) (Lestari et. al., 2021).

With the right strategy, it is hoped that the quality of health services can continue to improve, and operational costs can be managed more efficiently. People can enjoy more equitable and affordable access to health services, thereby improving their overall well-being and quality of life. In the end, the JKN program can provide maximum benefits for all Indonesian people. This research aims to: (1) analyze the adaptation strategies used by health service providers in responding to new regulations and changing patient needs in the JKN era, (2) analyze the main challenges faced by health service providers in maintaining service quality amidst increasing competition and (3) analyze how the health-related business sector can adapt the strategies implemented to remain competitive in the JKN era.

## **RESEARCH METHODS**

The research method used in this research is literature study (library research). This method was chosen because the aim of this research was to analyze hospital business strategy planning in the JKN era. The data used in this research is secondary data obtained from various literary study sources, such as scientific journals, articles and textbooks related to business strategy in the JKN era. The data sources used in this research were selected by selecting journals, articles and books that were relevant to the research topic in the last 5 years. Selection is carried out using certain criteria, such as accuracy, novelty and credibility of the data source. Furthermore, the data collection technique in this research involves a systematic and thorough search to collect relevant and reliable information related to the topic under study.

## **RESEARCH RESULTS**

This research uses Leavy and Loombo's theory in (Sudirman, 2019) that planning is defined as a process of analyzing and understanding a system, formulating general goals and specific goals, analyzing the effectiveness of various alternative plans and choosing one that is considered good to be used as a reference in achieving optimal goals. In practice, planning for health aspects such as hospitals is an important thing that needs to be done because planning actions will organize the provision, selection and utilization of all resources needed for health activities.

According to (Wijaya, 2019) the stages in making health planning are: (1) analyzing the goals and benefits to be obtained, (2) analyzing and

designing policies that can be supported by services provided to the community and (3) analyzing the implementation of strategies will be used.

Based on the description above, it can be seen that planning is carried out with the aim of achieving common goals and providing the best service to the community. This is in line with research conducted (Sasoko, 2022) that planning aims to: (1) provide direction, (2) improve coordination, (3) reduce uncertainty, (4) increase control and (5) improve time management. In this regard, it can be seen that the current JKN era requires hospitals to be able to maximize the strategies they implement. The development of National Health Insurance from year to year continues to increase and experience development and success. However, there are still many challenges that Indonesia must face in realizing the Universal Health Coverage program (Adiyanta, 2020).

Indonesia as a rule of law country upholds the principle of implementing public interests. This is stated in various statutory regulations, including the 1945 Constitution of the Republic of Indonesia and Law Number 30 of 2014 concerning Government Administration. This health insurance applies to all Indonesian citizens and it is the state's obligation to meet the needs of the community without differentiating between one another. The concept used in implementing this program is the concept of health insurance that covers the entire community. The concept of national health insurance financing implemented by the government is divided into two forms of participation, namely Contribution Assistance Recipients (PBI and Non-PBI Assistance Recipients).

Based on the analysis that has been carried out, in reality the implementation of National Health Insurance has not been carried out optimally and comprehensively among the public because the importance of the program provided by the government has not yet been socialized. The factors behind this are (1) administration which is still complicated and requires a lot of documents, (2) limited infrastructure so that the number of health facilities collaborating with BPJS Health is still limited. This causes people to have to queue for a long time to get health services and (3) the implementation of business strategies that have not been optimally adapted to current needs and technological developments. The most important thing so that a hospital can grow and develop is by making decisions to choose the right strategy for the hospital. The most important thing in choosing a strategy is to pay attention to the environment, both

the internal environment and the external environment within the hospital (Mujiyani, 2023).

Thus, the health business sector can adjust the strategies implemented to remain competitive in the JKN era by paying attention to the challenges and opportunities that exist in the JKN era. This is because it can be a reference in planning a business strategy. Based on the analysis that has been carried out, the challenges faced by hospitals include: (1) adjusting the administrative system, (2) increasing competition and (3) increasing quality and efficiency. Meanwhile, the opportunities faced by hospitals include (1) the latest service innovations, (2) program collaboration with government institutions and (3) technology development. Therefore, it is important for the health sector in developing business strategies to remain flexible and responsive to changes in health policy and changing market dynamics.

According to Duncan in (Iravanti, 2019) the strategic planning process consists of:

1. *Scanning*, namely determining what external variable data and internal variables can influence the organization in carrying out business strategy planning.
2. *Monitoring*, namely reviewing external and internal variable data for the past 3-5 years with the aim of maximizing the implementation of the strategy that will be carried out.
3. *Forecasting*, namely processing data to provide an overview/projection of trends for the next five years with the aim of winning market competition.
4. *Assessing*, namely assessing the forecasting results for the organization so that the organization's strategic position and alternative strategies are known so that the organization can survive environmental changes.

Based on the description above, it can be seen that the implementation of National Health Insurance (JKN) in Indonesia has changed the landscape of the health sector significantly. This is supported by research conducted (Ulandari, 2021) that in planning hospital business strategies in the JKN era, it is necessary to pay attention to the perspective of internal business processes. In relation to service quality, the strategy implemented is to create Operational Service Standards (SPO) or service quality indicators, both in clinical quality, management and patient safety so that they are free from defects (free from deficiencies). By implementing Operational Service Standards (SPO) or service quality indicators, hospitals or health facilities can improve the hospital's reputation, increase patient satisfaction, and ensure that the

services provided comply with the highest standards expected by the public and regulatory agencies. This is also an important step in maintaining the

competitiveness of the health sector in the era of National Health Insurance (JKN) and an increasingly competitive health business environment globally.

Author	Title	Journal name	Method (design, population, sample variables, instruments, analyses)	Result
Rehulina Manita <sup>1</sup> , Indra Afrita	Accessibility of Financing in the National Health Insurance Program	Journal Of Social Science Research, 4-1-2024	Design : normative juridical research methods Population : - Sample : - Variable :- Instrument : library research analysis pendekatan teori dan asas hukum:	the legal basis that regulates the accessibility of National Health Insurance financing will be revealed as well as the state's responsibility in providing equitable health services for all citizens, whether classified as PBI or non-PBI.
Femmy Irawanti, Grace Waturandang dan Putri Yoen Aulina	Analysis of the Harapan Jayakarta Hospital Business Strategy Palm Using a Balance Scorecard Approach	Jurnal Manajemen Dan Administrasi Rumah Sakit Indonesia (MARSI) Volume 3 no 2 Oktober 2019	Design : method of analyzing qualitative data by obtaining data through observation Population : management of hope Harapan Jayakarta hospital Sample : board of director namely general director and deputy director of finance and marketing Variable : develop a business plan Instrument : in-dept interviews, discussion group focus, desk research Analysis : balanced scorecard methods	The beneficial for the management of the hope Harapan Jayakarta hospital as an input in the consideration of decision making about the hospital's strategic bussines plan Harapan Jayakarta Hospital. And other researchrs can use the results of this study as reference material in conducting further research. This study is also expected to broaden knowledge horizons for both researches and others.
Ahmad Zain Sarnoto <sup>1</sup> , Sri Tuti Rahmawati <sup>2</sup> , Almira Ulimaz <sup>3</sup> , Devin Mahendika <sup>4</sup> , Singgih Prastawa <sup>5</sup>	Analysis of the influence of the Student Center Learning Model on Learning Outcomes : Literature Review Study	Jornal of Education and Entrepreneurship, 11-2-2023	Design : literature study method Population : journals, articles and book relevant to the research topic Sample : data from various literature study sources Variable : data Instrument : articles related to Student Center Learning and student learning outcomes Analysis : meta-analysis techniques	the use of the Student Center Learning learning model has a significant positive effect on student learning outcomes.
Deden Hidayat, Adang Bachtiar	Analysis of Cost Control Management of BPJS	JOURNAL SYNTAX IDEA p-ISSN: 2723-4339 e-ISSN:	Design : qualitative research methods Population :	the management of controlling the costs of inpatient services for BPJS Welfare patients is

Kesehatan Inpatient Services	2548-1398 Vol. 6, No. 04, April 2024	journals, articles and book relevant to the research topic Sample : : data from various literature study sources Variable : data Instrument : Analysis : analyzed in three stages, namely data reduction, data presentation and conclusion drawing	a joint effort between three components of health service providers, namely the Ministry of Health, BPJS, and health facilities
Wiwik Lestari <sup>1*</sup> , Laksono Trisnantoro <sup>2</sup> , Ni Luh Putu Eka Putri Andayani <sup>3</sup>	Overview of Hospital Performance before and After the National Health Insurance Era	Journal of Health Services Management, 24- 03-2021 Design : Descriptive research Population : data on outpatient visits, inpatient visits, patient income reports from social security administering Agency (BPJS) and financial reports before the implementation of National Health Insurance (JKN) in 2011 to 2013 totaling 36 months and after implementing JKN in 2014 to 2019 totaling 72 months. Sample : 108 months Variable : implementation of the JKN program, service performance and financial performance at RSKIA SADEWA Instrument : secondary data from medical record data, hospital service data and financial statements (2011- 2019) Analysis : quantitative methods	After the implementation of the JKN program, there was an increase in the number of patient visits by 35.23% for outpatients and 36.43% for inpatients. The percentage of inpatients who used health insurance before the JKN era was only around 3%, and after the JKN era the number increased sharply to 73%. BOR increased by 1.83%. The SC rate decreased by 0.83%. Of all general patients with Caesarean Section in RSKIA SADEWA, an average of 54.75% were BPJS participants, but aborted their BPJS rights. The average hospital revenue increased by 93.72%, operating costs decreased 5.78%, HR costs increased 1.52% and net profit increased 4.26%. The proportion of hospital revenue obtained from BPJS patients on average is 26.38% of the total hospital revenue. The average ROA after JKN era increased 5.96%. The average financial quick ratio increased by 443%. The average financial solvency decreased by 0.03. The

*Cucu Sutarsyah, Hery Yufrizal and Sudirman	Improving Writung English Performance through the applicaton of google classroom feedback at higher education institutions in Bandar lampung	Asian Journal of Science and Technology ,10-2019	Design : quantitatively and qualitatively Population : All student Sample : students' writing quality Variable : The independent variable of this research was Google Classroom-mediated feedback. Meanwhile, dependent variable is a variable the experimenter measures, after making changes Instrument : A writing task Analysis : T -Test	average CRR increased by 7%. the implementation of Google Classroommediated feedback on 'Write Art' Google Classroom Group affected student' writing quality positively. Based on the analysis of the students' feedback, it was found that the students presented positive, negative, and constructive feedback on their friends' writings
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## CONCLUSION

The development of National Health Insurance continues to increase from year to year. The JKN program certainly aims to improve people's welfare and ensure life based on the principles of social insurance. Based on Law Number 37 of 2021 concerning the implementation of the Job Loss Guarantee Program, National Health Insurance is one of the guarantees in the form of health protection to obtain protection, maintenance and fulfillment of basic health needs provided to every person both in insurance contributions and health insurance contributions. paid by the Central Government or Regional Government. The stages in making a health plan are: (1) analyzing the goals and benefits that will be obtained, (2) analyzing and designing policies that can be supported by the services provided to the community and (3) analyzing the implementation of the strategies that will be used.

## SUGGESTION

In this era of national health insurance, hospitals as health service providers must have the right strategy, understanding and agreement with all stakeholders to provide the best service to patients. In planning a hospital business strategy in the era of national health insurance, it must go through several stages, including analyzing the objectives and benefits to be obtained, analyzing policies supported by the health services provided, analyzing the strategies that will be implemented, and implementing operational service standards. which can improve service to patients and can improve the reputation of the hospital

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