

RINGKASAN**Model Premi Bruto Jaminan Pemeliharaan Kesehatan Mahasiswa di UPT *Unej*
Medical Center (UMC) Universitas Jember**

Nuryadi

Dewasa ini, Jaminan Pemeliharaan Kesehatan Masyarakat dikembangkan pada tatanan perguruan tinggi yang dikenal dengan istilah Jaminan Pemeliharaan Kesehatan Perguruan Tinggi (JPKPT). Universitas Jember sebagai salah satu Perguruan Tinggi Negeri telah mengembangkan Jaminan Pemeliharaan Kesehatan (JPK) Mahasiswa yang dikelola oleh UPT *Unej Medical Center* (UMC) Universitas Jember. Masalah yang muncul adalah premi yang tidak sesuai sebesar Rp. 2.000 per bulan dibandingkan dengan paket pelayanan kesehatan JPK mahasiswa di UPT UMC Universitas Jember tahun 2003. Tujuan umum penelitian ini adalah mengembangkan model premi bruto JPK Mahasiswa berdasarkan paket pelayanan kesehatan di UPT UMC Universitas Jember.

Penelitian ini merupakan *studi kasus* dengan simulasi model, yaitu membuat model premi bruto yang berdasarkan tingkat utilisasi dan probabilitas sakit pada JPK Mahasiswa di UPT UMC Universitas Jember. Penelitian dilakukan pada bulan Mei – Agustus 2005. Responden adalah pimpinan Universitas, Ketua UPT UMC dan staf, dan mahasiswa angkatan 2002-2004 Universitas Jember, pimpinan PT Askes Cabang Jember, dan pimpinan Bapel JPKM Sehat Bersama Jember. Jumlah responden mahasiswa sebesar 368 orang dari 11.195 mahasiswa peserta JPK. Teknik pengambilan sampel yaitu *proportional stratified random sampling*.

Hasil penelitian yaitu sebagai berikut: Paket pelayanan kesehatan yang disediakan yaitu rawat jalan oleh dokter umum (konsultasi dan pemeriksaan dokter, tindakan medis, obat), rawat jalan oleh dokter gigi (konsultasi dan pemeriksaan, tumpatan gigi, ekstraksi gigi, perawatan akar, obat), rawat jalan oleh dokter spesialis (konsultasi dan pemeriksaan, obat), rawat inap (hanya berupa bantuan sesuai dengan plafon), dan pelayanan gawat darurat (pemeriksaan, tindakan medis dan obat). Paket pelayanan kesehatan yang akan dikembangkan oleh manajemen UPT UMC yaitu tindakan operasi kecil pada RJTP, pelayanan KB, pemeriksaan penunjang RJTP (laboratorium, radiologi, USG), transport rujukan RJTP, tindakan medis RJTL, pemeriksaan penunjang RJTL (laboratorium, radiologi, USG), transport rujukan RJTL, pelayanan gawat darurat (pemeriksaan laboratorium, radiologi, USG, dan ambulans), dan pelayanan promotif dan preventif. Paket pelayanan kesehatan yang diharapkan mahasiswa yaitu rawat jalan oleh dokter umum (konsultasi dan pemeriksaan dokter, tindakan medis, obat), rawat jalan oleh dokter gigi (konsultasi dan pemeriksaan, tumpatan gigi, scalling, ekstraksi gigi, obat), laboratorium pada RJTP, rawat jalan tingkat lanjutan (konsultasi dan pemeriksaan dokter spesialis, tindakan medis, obat), rawat inap (kamar, tindakan medis dan perawatan, obat dan alat kesehatan), pelayanan gawat darurat (pemeriksaan dokter, tindakan medis, obat dan alat kesehatan), dan pelayanan promotif dan preventif (penyuluhan kesehatan). Paket pelayanan kesehatan yang akan datang meliputi rawat jalan oleh dokter umum

(konsultasi dan pemeriksaan dokter, tindakan medis, obat), rawat jalan oleh dokter gigi (konsultasi dan pemeriksaan, tumpatan gigi, scalling, ekstraksi gigi, perawatan akar, obat), pemeriksaan laboratorium pada RJTP, rawat jalan tingkat lanjutan (konsultasi dan pemeriksaan dokter spesialis, tindakan medis, obat), rawat inap (kamar, visite, tindakan medis dan perawatan, obat dan alat kesehatan), pelayanan gawat darurat (pemeriksaan dokter, tindakan medis, obat dan alat kesehatan), dan pelayanan promotif dan preventif (penyuluhan kesehatan). Subsidi secara keseluruhan pada tahun 2004 bagi Jaminan Pemeliharaan Kesehatan Mahasiswa di UPT UMC adalah sebesar Rp 43.796.397, dari subsidi tersebut yang bersifat operasional sebesar Rp 17.245.445. *Unit Cost* aktual di poli umum sebesar Rp 10.740, di poli gigi sebesar Rp 13.889, dan di poli spesialis sebesar Rp 108.970 yang selanjutnya sebagai dasar perhitungan premi murni. Premi murni dari paket pelayanan kesehatan yang akan datang berdasarkan tingkat utilisasi sebesar Rp 2.477,15, sedangkan berdasarkan probabilitas sakit sebesar Rp 2.308,57. *Loading* pada JPK Mahasiswa di UPT UMC hanya terdiri dari biaya pengelolaan saja yaitu sebesar Rp 928, sedangkan biaya margin dan keuntungan tidak diperhitungkan.

Perhitungan premi bruto menggunakan 5 (lima) metode dan menghasilkan 16 model yaitu metode tradisional (model 1-4), metode *desired loss ratio* (model 5-8), metode *split retention* (model 9-12), metode tingkat utilisasi (model 13 dan 14), dan metode probabilitas sakit (model 15 dan 16). Model 1 sebesar Rp 3.406, model 2 sebesar Rp 3.120, model 3 sebesar Rp 3.174, model 4 sebesar Rp 2.908, model 5 sebesar Rp 3.963, model 6 sebesar Rp 3.346, model 7 sebesar Rp 3.694, model 8 sebesar Rp 3.119, model 9 sebesar Rp 3.679, model 10 sebesar Rp 3.543, model 11 sebesar Rp 3.492, model 12 sebesar Rp 3.346, model 13 sebesar Rp 3.405, model 14 sebesar Rp 2.973, model 15 sebesar Rp 3.237, dan model 16 sebesar Rp 2.770. Berdasarkan ke-16 model rumusan premi diatas menunjukkan bahwa premi yang tertinggi yaitu sebesar Rp 3.963 dengan metode *desired loss ratio* berdasarkan tingkat utilisasi dan *loading* riil, sedangkan premi bruto terendah yaitu sebesar Rp 2.770 dengan metode probabilitas sakit berdasarkan *loading* normatif.

Premi dari paket pelayanan kesehatan pada PT ASKES Cabang Jember yaitu premi paket PNS sebesar 2 % dari gaji pokok dan tunjangan keluarga per bulan, premi paket Alba sebesar Rp 8.000 – 10.000 per bulan, premi paket Alba sebesar Rp 12.000 – 45.000 per bulan. Sedangkan premi dari paket pelayanan kesehatan pada Bapel Sehat Bersama Jember yaitu premi paket mandiri 1 (dokter keluarga dan Apotik Asifa Jember) sebesar Rp 15.000,- untuk lajang, dan sebesar Rp 30.000,- untuk keluarga; dan premi paket mandiri 2 (RS Bina Sehat Jember) sebesar Rp 15.000,- untuk lajang, dan sebesar Rp 33.000,- untuk keluarga.

Pada JPK Mahasiswa di UPT UMC Universitas Jember terdapat *cost sharing* yaitu berupa plafon untuk obat sebesar Rp 10.000, plafon untuk rawat inap sebesar Rp 200.000, plafon untuk operasi besar sebesar Rp 300.000, plafon untuk operasi sedang sebesar Rp 200.000, plafon untuk operasi kecil sebesar Rp 100.000. Mekanisme pembayaran premi oleh peserta JPK Mahasiswa kepada UPT UMC Universitas Jember yaitu premi dibayarkan ke Universitas Jember melalui Bank pada saat daftar ulang diterima menjadi mahasiswa baru sebesar Rp 2.000 x 12 bulan x (n + 1), dimana n adalah tahun lama studi secara normal. Sistem pembayaran oleh

UPT UMC Universitas Jember kepada pemberi pelayanan kesehatan (PPK tingkat I dan tingkat II) yaitu menggunakan sistem gaji. Sedangkan sistem pembayaran oleh UPT UMC Universitas Jember kepada PPK tingkat III yaitu menggunakan sistem *reimbursement*. PPK tingkat I dan II pada JPK Mahasiswa adalah UPT UMC Universitas Jember sendiri, sedangkan PPK tingkat III adalah semua rumah sakit. PPK tingkat I terdiri dari pelayanan dokter umum dan dokter gigi. PPK tingkat II terdiri dari pelayanan dokter spesialis, namun hanya lima spesialis yang tersedia.

Kebijakan Pimpinan Universitas Jember terhadap besarnya premi JPK Mahasiswa di UPT UMC yaitu menetapkan bahwa premi untuk JPK Mahasiswa tetap sebesar Rp 2.000 per bulan per mahasiswa. Dengan demikian model premi hasil penelitian ini tidak ada yang sesuai bagi JPK Mahasiswa di UPT UMC, namun model premi bruto yang direkomendasikan adalah metode probabilitas sakit yaitu minimal sebesar Rp 2.770.

Kesimpulan dari penelitian ini yaitu model rumusan premi yang dikembangkan oleh peneliti tidak ada yang sesuai bagi JPK Mahasiswa di UPT UMC. Saran dari penelitian ini antara lain paket pelayanan kesehatan yang disediakan oleh UPT UMC perlu dikembangkan sesuai dengan harapan mahasiswa, pembayaran premi oleh mahasiswa kepada UPT UMC sebaiknya setiap semester (6 bulan), sistem pembayaran UPT UMC kepada PPK tingkat II dan PPK tingkat III sebaiknya menggunakan kapitasi, PPK tingkat II pada JPK Mahasiswa adalah UPT UMC Universitas Jember perlu ditambah dengan kontrak dengan tempat pelayanan kesehatan lain yang memiliki pelayanan dokter spesialis yang cukup, dan perlu dilakukan peninjauan ulang secara mendalam tentang besarnya premi yang ditetapkan saat ini yang seharusnya minimal sebesar Rp 2.770.

SUMMARY**A Gross Premium Model of Jember University Unej Medical Center (UMC)
Student Health Care Maintenance**

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Today, Community Health Care Insurance is extended to Universities as a Student Health Care Maintenance (SHCM). Jember University is one of government owned institution which has developed SHCM managed by Unej Medical Center (UMC) Technical Unit. The problem came forward in 2003, when SHCM premium for Rp 2,000/month was not suitable to the rendered student's health service at Jember University. The purpose of this research was to develop a gross premium model that most relevant for SHCM on Jember University UMC Technical Unit.

This was a case study by model simulation to create a gross premium model for SHCM based on the utilization rate and the probability of being sick, conducted from May until August 2005 at Jember University. The respondents consisted of the head of Jember University, UMC head and staff, students of 2002-2004 Jember University, the head of ASKES Jember branch office, and the head of the Executing Body of Community Health Care Insurance. The respondents were 368 from 11,195 students taken by a proportional stratified random sampling.

The result of the study showed that: The health service package provided covers ambulatory by general practitioners (consultation and examination, medical measures, drugs), ambulatory by dental (consultation and examination, dental filling, tooth extraction, root canal and drugs), advanced outpatient service (consultation and examination by specialists, drugs), inpatient service, emergency (doctor's examination, medical measures, drugs and health equipments). The health service package developed by management covers minor surgery on ambulatory, family planning services, support services on ambulatory (laboratory, radiology, USG), referral transportation on ambulatory, emergency (laboratory, radiology, USG examination, ambulans), promotive and preventive services (health education). The health service package expected by students covers ambulatory by general practitioners (consultation and examination, medical measures, drugs), ambulatory by dental (consultation and examination, dental filling, scaling, tooth extraction, and drugs), laboratory on ambulatory, advanced outpatient service (consultation and examination by specialists, medical measures, drugs), inpatient service (room, doctor's visit, medical and nursing measures, drugs and health equipments), emergency (doctor's examination, medical measures, drugs and health equipments), promotive and preventive services (health education). The future health service package covers ambulatory by general practitioners (consultation and examination, medical measures, drugs), ambulatory by dental (consultation and examination, dental filling, scaling, tooth extraction, root canal and drugs), laboratory on ambulatory, advanced outpatient service (consultation and examination by specialists,

medical measures, drugs), inpatient service (room, doctor's visit, medical and nursing measures, drugs and health equipments), emergency (doctor's examination, medical measures, drugs and health equipments), promotive and preventive services (health education).

A financial support (subsidy) for SHCM is Rp 43,796,397 (operational is Rp 17,245,445) in 2004. The unit cost at UMC general clinic was Rp 10,740, at dental clinic was Rp 13,889, and at specialist clinic was Rp 108,970. The pure premium based on the utilization rate was Rp 2,477.15, based on the probability of being sick was Rp 2,308.57. The loading cost of SHCM consisted only of management cost i.e. Rp 928. Gross premium count utilized 5 methods as follows: traditional (model 1-4), desired loss ratio (model 5-8), split retention (model 9-12), utilization rate (model 13-14), and sick-probability methods (model 15-16). Model 1 is Rp 3,406, model 2 is Rp 3,120, model 3 is Rp 3,174, model 4 is Rp 2,908, model 5 is Rp 3,963, model 6 is Rp 3,346, model 7 is Rp 3,694, model 8 is Rp 3,119, model 9 is Rp 3,679, model 10 is Rp 3,543, model 11 is Rp 3,492, model 12 is Rp 3,346, model 13 is Rp 3,405, model 14 is Rp 2,973, model 15 is Rp 3,237, dan model 16 is Rp 2,770. Grounded on these five premium models, the highest gross premium is Rp 3,963 of desired loss ratio methods based on utilization rate and riil loading, the lowers is Rp 2,770 of sick probability based on normative loading. ASKES company of Jember Branch presented health care service with a premium of 2 % of main salary/month for civil servants, premium of Alba package is Rp 8,000 – Rp 10,000/month and premium of Alba package is Rp 12,000 – Rp 45,000/month. Jember Sehat Bersama Executing Body offered package as follows: a) independent 1 package with a premium of Rp 15,000/month for bachelor (family doctor and Asifa Pharmacy in Jember), b) Independent 2 package with a premium of Rp 15,000/month for bachelor and Rp 33,000/month for family (Jember Bina Sehat Hospital). There is a cost sharing at Jember University UMC SHCM, a ceiling of Rp 10,000 for drugs, Rp 200,000 for hospitalization, Rp 300,000 for major surgery, Rp 200,000 for medium surgery, and ceiling of Rp 100,000 for minor surgery. Premium payment mechanism at Jember University is through banks during registration of new students amounting to Rp 2,000 x 12 month (n + 1), n showed normal study duration. Jember University paid the health service providers (1st and 2nd level) salary system. Whereas for the 3rd level of health service providers, UMC paid with a reimbursement system. The 1st and 2nd level of health service providers are Jember University UMC itself, while the 3rd level are all hospitals in city of Jember. The 1st level health service provider is general practitioner and dentist's service, for the 2nd level is specialist's service with only 5 available specialties. The head of Jember University insisted upon his policy of giving the same SHCM premium Rp 2,000/month/student. This study found a range between Rp 2.770 to Rp 3.963, pointing that not one out of 5 proposed gross premium models was appropriate for SCHM of UMC.

In conclusion, the gross premium models developed by the researcher were not suitable for SHCM at Jember University UMC. Suggestions, the health service packages provided by UMC will be developed according to student's expectation, premium payment once every semester (6 month), UMC paid the 2nd and 3rd level health service providers with a capitation system, UMC should bind a work contract

with other health facilities with more complete specialists. Gross premium model that recommended is sick probability, minimum Rp 2,770



ABSTRACT

**A Gross Premium Model of Jember University Unej Medical Center (UMC)
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Jember University has developed a Student Health Care Maintenance (SCHM) managed by Unej Medical Center (UMC) Technical Unit. The problem came forward in 2003, when SHCM premium for Rp 2,000/month was not suitable to the rendered student's health service. The purpose of this research was to develop a gross premium model that most relevant for SCHM on Jember University UMC Technical Unit.

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The result of the study showed that: The future health service package covers ambulatory by general practitioners, dental, laboratory on ambulatory, ambulatory by specialist, inpatient, emergency, health education. A financial support (subsidy) for SHCM is Rp 43,796,397 (operational is Rp 17,245,445) in 2004. The unit cost at UMC general clinic was Rp 10,740, at dental clinic was Rp 13,889, and at specialist clinic was Rp 108,970. The pure premium based on the utilization rate was Rp 2,477.15, based on the probability of being sick was Rp 2,308.57. The loading cost of SHCM consisted only of management cost i.e. Rp 928. Gross premium count utilized 5 methods as follows: traditional (model 1-4), desired loss ratio (model 5-8), split retention (model 9-12), utilization rate (model 13-14), and sick-probability methods (model 15-16). Model 1 is Rp 3,406, model 2 is Rp 3,120, model 3 is Rp 3,174, model 4 is Rp 2,908, model 5 is Rp 3,963, model 6 is Rp 3,346, model 7 is Rp 3,694, model 8 is Rp 3,119, model 9 is Rp 3,679, model 10 is Rp 3,543, model 11 is Rp 3,492, model 12 is Rp 3,346, model 13 is Rp 3,405, model 14 is Rp 2,973, model 15 is Rp 3,237, and model 16 is Rp 2,770. The head of Jember University insisted upon his policy of giving the same SHCM premium Rp 2,000/month/student. There is a cost sharing at Jember University UMC SHCM, a ceiling of Rp 10,000 for drugs, etc. Payment system to health service provider is salary and reimbursement. The first and second level health service provider is own UMC, and third level is all of hospital. This found a range between Rp 2,770 to Rp 3,963, pointing that not one, out of 5 proposed gross premium models was appropriate for SHCM of UMC.

In conclusion, the gross premium models developed by the researcher were not suitable for SHCM at Jember University UMC. Gross premium model that recommended is sick probability, minimum Rp 2,770.

Key words: Premium, Collage Health Care Maintenance, Medical Center