

# Dampak Klaim Dispute COVID-19 dan Strategi Bertahan Rumah Sakit Islam Ibnu Sina Bukittinggi

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## Abstrak

Dispute klaim COVID-19 menjadi salah satu permasalahan di Rumah Sakit Islam Ibnu Sina Bukittinggi. Klaim dispute terjadi ketika terdapat ketidaksepakatan dalam proses verifikasi BPJS Kesehatan terhadap berkas klaim rumah sakit. Klaim dispute akan berdampak terhadap penundaan pembayaran klaim COVID-19 sehingga mempengaruhi arus kas rumah sakit, dan juga proses penyelesaian klaim dispute juga membutuhkan waktu lama. Penelitian ini ditujukan untuk menganalisa penyebab terjadinya klaim dispute COVID-19 ditinjau dari faktor input, proses, output, mengidentifikasi dampak klaim dispute dan strategi bertahan rumah sakit dalam menyikapi masalah ini. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus. Penelitian dilakukan di Rumah Sakit Islam Ibnu Sina Bukittinggi pada bulan Juni-Juli 2021. Menggunakan data sekunder Berita Acara Hasil Verifikasi klaim COVID-19 bulan pelayanan April 2020 hingga Mei 2021. Kemudian dilanjutkan dengan melakukan wawancara mendalam dengan informan terpilih. Dari hasil penelitian, pada output terdapat klaim dispute di Rumah Sakit Islam Ibnu Sina 115 kasus sebesar Rp. 3.087.614.900 (23%). Klaim pending 62 kasus sebesar Rp. 891.426.800 (6%). Dan ini menimbulkan dampak hingga mempengaruhi 54,7% jika dilihat dari sisi operasional rumah sakit rata-rata sebulan. Didapatkan penyebab klaim dispute dan pending terbanyak adalah penegakan diagnosa (suspek, komorbid dan koinsiden) tidak sesuai kriteria sebesar 33%, kriteria rawat inap tidak sesuai ketentuan 21%, pemeriksaan penunjang tidak sesuai kriteria 18%, kesalahan pengentrian dan upload berkas 17% dan tatalaksana tidak sesuai ketentuan 11%. Jika ditelaah lebih lanjut permasalahan terbesar adalah berasal dari faktor internal rumah sakit, penyebab dispute dan pending klaim COVID-19 ini adalah dari input terkait SDM dan kebijakan, sedangkan dari proses pengentrian dan upload berkas. Dalam menyikapi klaim dispute dibutuhkan strategi bertahan rumah sakit diantaranya adalah increasing revenue (meningkatkan pendapatan) dengan tetap mempertahankan pelayanan pasien COVID-19 yang sesuai ketentuan yang berlaku, sembari tetap memberikan pelayanan non COVID-19, cutting cost (memangkas pembiayaan) dengan mengevaluasi pembiayaan pelayanan COVID-19 saat ini.

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COVID-19 dispute claims is one of the problems at Islamic Hospital Ibnu Sina Bukittinggi. Dispute claims occur when there is disagreement in the BPJS Kesehatan verification process on hospital claim files. Dispute claims will have an impact on delays in payment of COVID-19 claims, which will affect the hospital's cash flow, and the settlement of disputed claims will also take longer. This study aims to determine the impact of the dispute, analyze the causes of the dispute claim in terms of input, process, output factors and the hospital's survival strategy in addressing this problem. This research uses a qualitative approach with a case study method. The study was carried out at Islamic Hospital Ibnu Sina Bukittinggi in June-July 2021. Using secondary data from the Verification Results for COVID-19 service months from April 2020 to May 2021. Then proceed with conducting in-depth interviews with selected informants. From the output data, there are claims of dispute at Islamic Hospital Ibnu Sina Bukittinggi with 115 cases of Rp. 3,087,614,900 (23%). Claims pending 62 cases of Rp. 891,426,800 (6%). And this has an

impact that affects 54.7% when viewed from the side of hospital operations on average a month. From the results of the study, it was found that the causes of the most disputed and pending claims were diagnosis enforcement (suspect, comorbid and coincidental) that did not meet the criteria by 33%, the criteria for hospitalization did not comply with the provisions of 21%, supporting examinations did not meet the criteria 18%, entry errors and file uploads 17 % and the treatment is not in accordance with the provisions of 11%. If we examine further, the biggest problem is that it comes from internal hospital factors, the cause of the dispute and pending COVID-19 claims is from input related to human resources and policies, while from the process of entering and uploading files. In responding to dispute claims, hospital survival strategies are needed, including increasing revenue while maintaining COVID-19 patient services in accordance with applicable regulations, while still providing non-COVID-19 services, cutting costs by evaluating service financing. COVID-19 currently and making hospital PPK and CP related to COVID-19 services, Improving Cash Flow by evaluating the risk of claim disputes and strengthening the dispute claim settlement team so that all claims can become eligible claims from the Ministry of Health