The relationship between the type of health insurance and patient satisfaction on outpatient health services at Dunda hospital, Gorontalo district

Hendrik David Julianus Borolla¹, Indar Indar¹, Amran Razak¹, Anwar Mallongi¹

¹Faculty of Public Health, Hasanuddin University

*Corresponding author:
Hendrik David Julianus Borolla
Graha Agung Residence Blok B No. 4, Suwawa
Phone numbers: +08114313551
E-mail address: hdjborolla@gmail.com

Abstract

Background: Types of Health Insurance provided by the Social Security Administering Body based on the source of funding consist of two types, namely financing originating from the government and financing carried out independently or individually. Patients as health insurance users often feel that the health services received are different. Aims: This study aims to determine the effect of health insurance and the level of outpatient satisfaction at Dunda Hospital, Gorontalo District. Settings and Design: This research is a non-experimental study with a descriptive-analytic approach using a cross-sectional design. Methods and Material: The method of collecting research data in an interview using a questionnaire. Respondents in this study were patients and or their families who were willing and fulfilling the predetermined requirements. The number of respondents used was 120 people, consisting of 60 health insurance users who received contribution assistance and 60 health insurance users who did not receive contribution assistance. Results: Patients who receive contribution assistance give a high enough score in the category very dissatisfied with the doctor (25%) and the nurse (23.33%) during outpatient health services. Meanwhile, patients who do not receive contribution assistance give a reasonably low score in the category of very dissatisfied with the doctor (3.33%) and the nurse (3.33%) while providing outpatient health services. The results showed a relationship between patient satisfactions with outpatient health services at Dunda Hospital, Gorontalo District. Conclusions: The results showed that the patients who used health insurance, who received contribution assistance, gave a higher score in the category very dissatisfied with the health services received at the Dunda Hospital, Gorontalo District.

Keywords: Dunda, Gorontalo, Health Insurance, Hospital, Patient Satisfaction

Annals of Tropical Medicine & Public Health  http://doi.org/10.36295/ASRO.2021.24176
Introduction

National health insurance is a social security program implemented based on social insurance and equity principles to ensure that participants receive health care benefits and protection in meeting primary health needs. Social insurance principles include 1) cooperation between rich and poor, healthy and sick, old and young, high and low risk; 2) compulsory and non-selective participation; 3) contributions based on a percentage of wages/income; 4) is non-profit. The principle of equity is equality in obtaining services by medical needs, which is not related to the number of contributions that have been paid.

Based on the source of funding, the national health insurance consists of national health insurance for the recipient of contribution assistance (the government contributes) and the recipient of the non-contribution assistance (the contribution is paid independently or individually). The differences in the types of health insurance owned by patients using health services in hospitals or other health facilities are among the factors that cause patient dissatisfaction. Hospitals or other health facilities often provide different treatment based on the type of national health insurance the patient has.

The results of Irma Rahmawati's research (2016) state that there is a significant difference between the satisfaction levels of patients using health insurance and general patients at the Regional General Hospital of Gorontalo City. The level of satisfaction of general patients is better than patients using health insurance whose contributions are paid. Dissatisfied patients, as national health insurance users, who receive contribution assistance, often get the treatment that is not by the applicable health service standards compared to patients who do not receive contribution assistance.

The Dunda Regional General Hospital, Gorontalo District, is a hospital that also accepts national health insurance users who receive contributions and who do not. The level of patient satisfaction with the national health insurance users at the general hospital in Dunda, Gorontalo District, can be used to indicate the health service system that occurs in Gorontalo Province.

This study aims to determine the relationship between the type of health insurance used and the level of satisfaction of patients receiving health services at Dunda Hospital, Gorontalo District. Indicators of patient satisfaction levels using health insurance at the general hospital in the Dunda area, Gorontalo District, are based on patients' outpatient health service system. The health service system indicators measured in this study consisted of the registration system, the waiting room, the
punctuality of the doctor's arrival, the doctor's attitude, and the attitude of nurses and other health workers.

**Subjects and Methods**

The research subjects were 60 patients using national health insurance as respondents in this study and their families. Respondents divided into two groups based on the type of national health insurance used when providing outpatient health services at Dunda Hospital, Gorontalo District, 30 respondents were health insurance received contribution assistance, and 30 respondents not recipients of contribution assistance.

The research method is an interview method using a validated questionnaire. An interview is a form of data collection that is often used in descriptive qualitative and quantitative research. Interviews are a form of two-way communication between researchers and data-giving sources, which are very useful in this study (Arikunto, 2006).

The data obtained through questionnaires were analyzed using descriptive analysis. Descriptive analysis is carried out to describe the data collected from each variable without making generalizations (Sugiyono, 2011). Descriptive statistics are used to compile, present research data in the form of frequency tables or graphs, and measure the statistical values such as means. In this research, the descriptive analysis will be carried out by describing the data collected from each variable through a frequency distribution.

**Results**

The study results on the satisfaction level of patients using health insurance at outpatient health services at the general hospital in the Dunda area, Gorontalo District, are presented in Figure 1 and Figure 2.

The results showed that respondents were very dissatisfied with the punctuality of service; doctors, nurses, and other health workers in providing outpatient health services at the Dunda Regional General Hospital were higher in patients receiving contribution assistance than patients, not a recipient of contribution assistance.
The data is then interpreted to determine the difference in patients’ satisfaction level receiving contribution assistance and patients not receiving contribution assistance to make it easier to find out the relationship between types of health insurance and patient satisfaction levels (Figure 3 and Figure 4). The results showed that the percentage of patients receiving contribution assistance gave a higher response in the category very dissatisfied with the registration system, waiting room facilities, lack of service time, doctors’ attitude, and the attitudes of nurses. Meanwhile, the percentage of patients who did not receive contribution assistance gave a higher response in the very satisfied category to the five measured variables.
Figure 3. Percentage of satisfaction level of patients receiving contribution assistance and not receiving contribution assistance (Very Satisfied)

![Bar chart showing satisfaction levels](chart1.png)

Figure 4. Percentage of satisfaction level of patients receiving contribution assistance and not receiving contribution assistance (Very Dissatisfied)

![Bar chart showing satisfaction levels](chart2.png)

**Discussion**

The health service system must meet the needs of patients and be able to provide satisfaction with the health service system obtained by patients as recipients of health services. The health care system is closely related to the quality and quantity of health services for patients and is an essential indicator in determining health services' success. The health service system is influenced by several factors, both internal and external.

One of the factors will affect health care facilities in the health financing system. The financing system is a method or method used by patients to make payments for health services that have been...
used or obtained. The financing system is usually done by paying in cash or using private and government health insurance. Payments in cash or person rarely cause health care problems. Problems in health services often arise due to health insurance in the health financing system, primarily if the patient uses the financing system using health insurance whose costs come from the Government (Adisasmito, 2014).

Research on health care systems in various countries is carried out to evaluate the existing health care systems in each of these countries. The results by Viberg, Forsberg, Borowitz, & Molin (2013) state that one of the factors that influence the quality of health services is that the patient is waiting time to get health services. Qingyue & Shenglan's research (2013) to achieve comprehensive health services in China, 2020, the health service system must be evaluated in three dimensions: population coverage, service providers' availability, and health financing.

The research results at the general hospital in the Dunda area, Gorontalo District, showed that the type of national health insurance used by patients was the cause of dissatisfaction with hospital services. Patients receiving contribution assistance felt that they received different treatment when they received outpatient health services at the general hospital in Dunda, Gorontalo District. Patients who receive contribution assistance are very dissatisfied with the timeliness of services, doctors' attitude, the attitudes of nurses, and other health workers as long as they receive outpatient health services at the hospital.

The results of Irma Rahmawati's research (2016) state that there is a significant difference between the satisfaction levels of patients using health insurance and general patients at the Regional General Hospital of Gorontalo City. The level of satisfaction of general patients is better than patients using health insurance whose contributions are paid. Patients' dissatisfaction as national health insurance users whose contributions are paid by the government often gets the treatment, not by the applicable health service standards.

In Thabrany (2014), Jacobs states that health insurance is a payment made for costs received from a group or individual resulting from medical use based on the exclusion of costs incurred by the group or individual. Another opinion states that health insurance is part of life insurance to transfer the insured's risk from the insured to the insurer.

Health insurance is also influenced by various factors that determine the informal payment system for inpatients and outpatients. Research results (Tomini & Maarse, 2011) show that the informal payment system (health insurance) is highly dependent on individual patient characteristics, including age, area of residence, education, health status, and health insurance.

Researches on the health insurance financing system are continuing so that it is hoped that the results of these studies can be used as a basis for improving the optimal financing system. Among...
others, these studies simulate the provision of health insurance and the usual medical care sources that result in a substantial increase in the health care system received by its users (Dombkowski, Lantz, & Freed, 2010).

Zhang et al. (2009) stated that there are differences in the quality of care for diabetes patients based on health insurance at public health centers funded by the government. Federal. Warner et al. (2015) explored how health insurance coverage changes contributed to a decrease in the implementation of circumcision in newborns. Lin, Xirasagar, & Tang (2004) stated a relationship between health care costs and hospital ownership. Stabile & Isabelle (2018) states that there is a relationship between health care funded directly and financed by private insurance. McIntyre, Meheus, & Rottingen (2017), explore potential targets for government spending on health to progress towards UHC. Iqbal (2013) states that Indonesia’s cost are influenced by geographic location, economic status, and ownership of health insurance. Health insurance owned by the community is influenced by the expenses used in each family.

Based on the results of research conducted at the Dunda Regional General Hospital, Gorontalo District, and studies conducted in various countries, the level of patient satisfaction with the quality of health services received was strongly influenced by health insurance the patient had. Dissatisfied health insurance users who receive contribution assistance often receive less favorable treatment when they use health services. This shows that the health service system's quality must be continuously improved by the principles of fair and quality health services.

Conclusions

The results showed that the patients who used health insurance, who received contribution assistance, gave a higher score in the category very dissatisfied with the health services received at the Dunda Hospital, Gorontalo District. Patients who receive health insurance contributions are very dissatisfied with the timeliness of services, doctors' attitude, and nurses' attitudes.

References