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THE EFFECTIVENESS OF CAPITATION FUND MANAGEMENT FOR THE NATIONAL HEALTH INSURANCE PROGRAM (JKN) AT HEALTH CLINICS IN SURABAYA

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Abstract:
The development of the health sector in Indonesia, particularly through the National Health Insurance Program (JKN), aims to provide equitable and quality healthcare access for all citizens. However, the effectiveness of capitation fund management within JKN at Primary Health Facilities (FKTP) still faces various challenges, especially in East Java Province. This study focuses on analyzing the effectiveness of capitation fund management at PT. Kimia Farma Diagnostika's Jatim 1 Business Unit clinics emphasize aspects of direction, control, accountability, efficiency, and coordination. The research employs a qualitative descriptive approach with a case study design, involving in-depth interviews, observations, and documentation studies. The findings indicate that capitation fund management at FKTP is not yet optimal, hindered by issues such as planning that is not based on actual needs, weak internal oversight, and low managerial capacity. This study aims to provide significant contributions to the development of region-based health financing governance models and enhance the effectiveness of JKN implementation in Indonesia. With a better understanding of capitation fund management, JKN's objective of providing quality health guarantees for all citizens can be optimally achieved. This research not only offers practical recommendations for Klinik Kesehatan di Surabaya, Jawa Timurbut also for other stakeholders in efforts to improve the overall effectiveness of the JKN program.

Keywords: Health Sector Development, Capitation Fund Management, Efficiency and Accountability, Healthcare Access, Capitation Fund Management

INTRODUCTION

Health sector development is an integral part of the national development agenda, which prioritizes healthcare as a basic right for every citizen. As a component of non-food expenditures, high-income individuals spend more on healthcare than low-income individuals. However, due to a lack of resources, low-income individuals often forgo treatment or face the risk of financial hardship. In this context, publicly funded health insurance schemes were created to reduce the healthcare burden on low-income individuals.

Efforts to achieve universal healthcare coverage continue in various developing countries, including Indonesia. In 2014, the Indonesian government launched the National Health Insurance Program (JKN) as part of the National Social Security System (SJSN), aiming to achieve Universal Health Coverage (UHC). This program, managed by the Social Security Administering Agency (BPJS Kesehatan), aims to ensure all Indonesians have access to adequate, equitable, and sustainable healthcare services, without social and economic discrimination. The importance of health insurance aligns with the research findings of Yan et al. (2023), which found that "The basic medical insurance

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system has proven effective in preventing a return to poverty within a multi-level social security framework."

One of the important financing instruments in the National Health Insurance (JKN) scheme is the capitation payment system, a fixed payment provided periodically to Primary Health Facilities (FKTP) such as community health centers (Puskesmas) and clinics, based on the number of registered National Health Insurance (JKN) participants, not the volume of services provided. The purpose of this capitation system is to increase efficiency and... The main focus of this study is to analyze the effectiveness of capitation fund management in the National Health Insurance (JKN) Program at clinics under the auspices of the Health Clinic in Surabaya, East Java, East Java Business Unit 1. This research focuses on five key management aspects: direction, control, accountability, efficiency, and coordination, as well as individual expectations from internal clinic actors. This focus aims to answer whether capitation fund governance is running in accordance with the principles of organizational effectiveness, according to Robbins (1990, p. 47), which emphasize structural efficiency, the role of individuals within the organization, and the achievement of goals.

Integrated sustainability practices in business operations are no longer merely optional but have become a crucial element in building a positive image and ensuring long-term sustainability, ultimately contributing to overall organizational effectiveness. A strategically designed, flexible, and responsive organizational structure to market changes enables Tyson Foods to make timely decisions and capitalize on emerging opportunities.

Conversely, the Jackson Public School District, as a public educational organization, measures its effectiveness through the positive impact it generates on the community and the quality of educational services it provides to its students. Key indicators of effectiveness here center on student learning outcomes, which include measurable improvements in academic achievement, high graduation rates reflecting success in preparing students for the future, and educational continuity to higher levels. A safe, inclusive learning environment supported by adequate resources, both in terms of facilities and qualified educators, is the foundation for an effective teaching and learning process. Efficient management of public resources, including targeted budget allocation and optimal facility management, demonstrates the organization's responsibility for the use of public funds.

The effectiveness of the Jackson Public School District is also reflected in the satisfaction levels of various stakeholders, from students who feel supported and motivated, parents who trust in the quality of education provided, teachers and staff who feel valued and empowered, to the broader community who see the district's positive contribution to the development of young people. An organization's ability to address educational disparities and ensure equal access to quality education for all students, regardless of social or economic background, is a critical indicator of its mission and effectiveness as a public institution. An embedded culture of continuous improvement, which encourages innovation in teaching methods, curriculum, and administrative practices, demonstrates a commitment to continually improving the quality of service. Strong partnerships and collaboration.

METHODS

This research uses a descriptive qualitative approach with a case study strategy at health clinics in Surabaya, East Java. The unit of analysis is primary clinics in Surabaya, East Java. The research focuses on the internal organizational level, specifically how clinic management, medical and non-medical staff perceive the effectiveness of the management of the capitation funds they receive. The researcher does not directly involve patients or external parties such as BPJS Kesehatan

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in the analysis unit, but instead focuses on the internal dynamics and perceptions within the work unit.

The research objects and subjects will be determined purposively, covering Primary Health Facilities (FKTP) in Surabaya, East Java. Informants include clinic heads, capitation fund treasurers, branch managers, and central managers of health clinics in Surabaya, East Java.

The pre-research phase was conducted through literature review and previous studies to identify research gaps related to the effectiveness of the management of capitation funds under the National Health Insurance (JKN), particularly in private health facilities. This study included a review of scientific journals, government regulations, BPK audit reports, and organizational theories from Etzioni (1975), Robbins (1990), and Steers (1977). This stage aimed to strengthen theoretical understanding, develop research instruments such as interview guidelines, and map relevant locations and actors for data collection. To ensure data validity, this study employed various qualitative validation strategies recognized in social research methodology. The primary technique used was source and method triangulation, which involves comparing data from various sources (clinic leadership, medical staff, and non-medical staff) and through various methods (interviews, observation, and documentation). This strategy aligns with Patton's (1990, pp. 260-267) perspective, which emphasizes that triangulation enhances data credibility by demonstrating consistency across perspectives. Furthermore, the researcher employed member checking, which involved reconfirming the data interpretation with the informants to ensure that the interpretations and findings truly reflect their reality. This technique supports the approach of Lincoln & Guba (1985, p. 250), who state that credibility in qualitative research should be built through direct involvement and openness with participants.

RESULT AND DISCUSSION

This study aims to analyze the effectiveness of capitation fund management within the National Health Insurance (JKN) Program at health clinics in Surabaya. Using a descriptive qualitative approach, data were obtained from in-depth interviews, observations, and documentation studies. The results revealed several key findings, including:

Non-Needs-Based Planning: Many clinics do not conduct an in-depth needs analysis before planning fund use. For example, allocating funds to services that are less popular with patients indicates a lack of understanding of community needs.

Weak Internal Oversight: Interviews with staff indicated that internal oversight at clinics is often inadequate. This leads to non-compliance with established procedures, which impacts the effectiveness of fund management.

Low Managerial Capacity: Many clinic staff lack adequate training in fund management. Observations indicate that this lack of managerial competency contributes to difficulties in planning and implementing efficient fund use.

Efficiency and Accountability: Despite the capitation payment system, efficient fund use is not achieved. Some clinics remain trapped in an administrative approach that does not prioritize results or outcome-based planning.

Staff Coordination: Poor communication among staff involved in fund management is also a hindering factor. Unclear communication leads to misunderstandings regarding the intended use of funds, leading to ineffective management.

Non-Needs-Based Planning. One of the key findings of this study is that planning that is not based on community needs hinders the effective management of capitation funds. Many clinics do not conduct in-depth surveys or needs analyses before planning fund allocations. Previous research

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by Arovian Yuliardi (2018) showed that community perceptions of service quality heavily influence the utilization of capitation-funded health services. If clinics do not understand patient needs, the allocated funds will be ineffective.

For example, at a health clinic in Surabaya, there was evidence of activities allocating larger funds to less popular specialist services, while more essential basic services received less attention. This creates disparities in healthcare access and reduces patient satisfaction.

Weak Internal Oversight. Weak internal oversight at clinics is another significant factor in fund management. Interviews indicate that many clinics lack adequate oversight systems to ensure that funds are used according to plan. Research by M. Faozi Kurniawan et al. (2016) also showed that delays in budget realization and a lack of thorough understanding of regulations are common problems.

This lack of oversight has the potential to lead to misuse of funds or inefficient use. For example, funds intended for basic healthcare services may be used for irrelevant purposes. Therefore, it is important to establish a stricter and more accountable oversight system.

Low Managerial Capacity. Low managerial capacity in clinics also hinders the management of capitation funds. Many staff members lack adequate training in budget management. Research by Abdul Gani Hasan and Wiku B.B. Adisasmito (2017) shows that inequities in the remuneration system and a lack of understanding of regulations can lead to inefficiencies in fund management.

Clinics without trained managers will struggle to manage funds effectively. This suggests that training and managerial capacity development should be a priority in efforts to improve the effectiveness of fund management.

Efficiency and Accountability. Although the capitation payment system is designed to increase efficiency in fund use, this study shows that many clinics are still trapped in an administrative approach that ignores results. The results showed that despite an increase in capitation fund receipts, increased patient utilization actually decreased actual capitation.

This suggests that efficient fund management depends not only on the amount of funds received, but also on how those funds are used. Research by Imanuel Christian Indap et al. (2017) shows that centralized budgeting and fund management can hinder efficiency.

Coordination Between Staff. Coordination between staff involved in fund management is also a critical factor in the effectiveness of capitation fund management. This study shows that poor communication between staff can lead to misunderstandings regarding the purpose of fund use. If staff do not have a shared understanding of the purpose of fund management, management effectiveness will decline.

This aligns with the findings of Aurelia Editha Lesmana et al. (2024), which show that effective financial management is a key pillar in the successful implementation of the National Health Insurance (JKN). Therefore, it is important to improve communication and collaboration between staff in fund management.

CONCLUSION

Overall, this study shows that the effectiveness of capitation fund management within the National Health Insurance (JKN) Program at health clinics in Surabaya still needs improvement. Findings of non-needs-based planning, weak internal oversight, and low managerial capacity indicate that many challenges remain. To achieve the JKN's goal of providing quality health insurance for all, it is crucial to implement the recommendations generated by this study.

With a better understanding of capitation fund management, it is hoped that clinics can improve their management effectiveness and provide better health services to the community. This

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study not only provides insight into existing challenges but also offers practical solutions that stakeholders can implement to improve the overall effectiveness of the JKN Program.

The results of this study are expected to significantly contribute to the development of a region-based health financing governance model and enhance the effectiveness of JKN implementation in Indonesia. Thus, JKN's noble goal of providing quality and equitable health insurance for all Indonesians can be optimally achieved.

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