


# Analysis Of The Management And Utilization Of The National Health Insurance Capitation Fund (JKN) Puskesmas In Deli Serdang Regency

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Article Info	ABSTRACT
<p><b>Keywords:</b> Capitation Fund, JKN, Supervision, Management, Puskesmas.</p>	<p>This study discusses the analysis of the management and utilization of the National Health Insurance (JKN) capitation fund at the Puskesmas in Deli Serdang Regency. The research method used was an in-depth interview and qualitative approach at 3 puskesmas in Deli Serdang Regency, namely Gunung Tinggi Health Center, Kutalimbaru Health Center and Bandar Baru Health Center. The results show the effectiveness and efficiency of capitation fund management practices at the puskesmas, with strict supervision in accordance with applicable regulations. Capitation funds are used to pay for health care services and operational costs. The Puskesmas studied has also used JKN capitation funds in accordance with the specified percentage, but several aspects need to be considered to ensure better compliance. Suggestions for improving the effectiveness of the use of capitation funds include capacity building and training related to capitation fund management.</p>
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## INTRODUCTION

National health insurance (JKN) in Indonesia, has a very important role in the health service system. One of its main roles is to provide wider access to quality health services. With JKN, people can access various types of health services ranging from prevention, treatment, to rehabilitation without having to worry about too high costs. In addition, JKN also plays a role in protecting participants from financial risks due to unexpected health costs. By paying monthly fees, JKN participants can feel safer because they don't have to worry about huge costs if they get sick or have an accident. Another role of JKN is in improving the quality and efficiency of overall health services. Through the JKN program, the government can oversee the delivery of health services and ensure that the established service standards are met. In addition, JKN also encourages health service providers to improve service quality and resource management efficiency, so that people can get better services at more efficient costs. In addition, JKN also has a role in overseeing the implementation of the overall health program.

This includes monitoring of health care providers, cost control, and monitoring of the quality of services provided. Overall, JKN not only plays a role in providing wider access to health services, but also in protecting participants from financial risks, improving the quality and efficiency of health services, and overseeing the implementation of overall health programs to improve the overall welfare of the community.

In a previous study by Desmita et al. (2022), the management and utilization of the National Health Insurance (JKN) capitation fund at the FKTP of the Regional Government of Kampar Regency was studied. This research provides input for PT. BPJS in capitation fund management. While in the 3 Puskesmas studied, namely Kutalimbaru Health Center, Gunung Tinggi Health Center and Bandar Baru Health Center, the three puskesmas are BLUD (Regional Public Service Agency) where the Puskesmas can set certain rates for health services provided in accordance with policies set by the local government. Puskesmas BLUD can manage the income from these health services to finance operations, purchase of medical equipment, and development and improvement of health services. Thus, Puskesmas BLUD has flexibility in its financial management to improve the quality and accessibility of health services for people in the region.

### METHOD

This research uses an in-depth interview method with informants in this study are heads of puskesmas and JKN program holders. The research was conducted in 3 Puskesmas in Deli Serdang Regency, namely at Bandar Baru Village Health Center, Sibolangit District, Kutalimbaru Health Center, Kutalimbaru District, and Gunung Tinggi Health Center, Pancur Batu District. The data analysis process is carried out with a qualitative approach, examining variables narratively to obtain in-depth information. The first informant in this study was the Head of Puskesmas and JKN program holder.

This research method aims to explain and explain the practice of managing and utilizing JKN capitation funds at the Puskesmas Deli Serdang Regency. By using a qualitative approach, it is hoped that this research can provide a deep understanding of the management of JKN capitation funds and provide useful recommendations to improve the effectiveness of the JKN program.

### RESULTS AND DISCUSSION

Through practical and theoretical analysis, it was found that the practice of managing and utilizing and supervising JKN capitation funds in Puskesmas Kutalimbaru District, Deli Serdang Regency, Gunung Tinggi Health Center and Bandar Baru Health Center are as follows:

Phc	Utilization	Management	Supervision
	Capitation funds are used for various purposes such as official travel expenses,	The allocation of capitation funds is used effectively and efficiently according	Supervision is carried out by signing directly by the head of the puskesmas, the head

Kota Baru Village, Sibolangit District	technical guidance/training, shopping for medical devices, medicines, and repairing equipment or buildings at puskesmas, etc. based on a set formula.	to the needs and priorities set transparently.	of the puskesmas together with the disbursement of funds to the bank, and if unable to attend, a power of attorney is made to ensure transparency and compliance with applicable regulations.
Kutalimbaru Village	Payment of service performance-based capitation funds (KBK) depends on the criteria for achieving the puskesmas. 40% division for operational costs and 60% for health service costs.	The management of capitation funds is not constant, influenced by the number of JKN participants, the achievement of puskesmas and other factors	Supervision is carried out strictly, every expenditure requires the approval of the head of the puskesmas to ensure compliance with applicable regulations.
Gunung Tinggi Village, Pancur Batu District	Capitation funds are received gradually every month and immediately distributed as needed, namely 60% of health services and at least 40% of operational expenditures.	The management of capitation funds over the past 3 years has been inconstant. The accountability process for JKN capitation funds starts from the distribution of payments to puskesmas accounts to the receipt of payments, and the use of JKN capitation funds	The head of the puskesmas supervises the use of capitation funds, by checking the conformity between the budget and the responsibilities stated by the treasurer and also all reports must be accompanied by proof of expenditure.

### **Puskesmas Desa Bandar Baru Kec. Sibolangit**

In the utilization of Capitation Funds used for various purposes included in the payment of health services and support for health service operational costs with a minimum distribution of 40% for operational expenditures and 60% for health services. In its management, the allocation of capitation funds is carried out effectively and efficiently in accordance with priority needs in accordance with the provisions of the Ministry of Health. Meanwhile, the supervision system is carried out directly by the head of the puskesmas by

signing all files related to capitation funds starting from incoming funds to their allocation.

"JKN funds enter the puskesmas account, continue to be managed by the treasurer for health service services and operational expenditures using a formula that has been determined so that the distribution is evenly distributed, and it is also known to be the same because it requires his signature," said Mrs. Veronicka Sebayang, S.Kep, Ners. As the holder of the JKN program at the Bandar Baru Village puskesmas with the knowledge of the head of the puskesmas Mr. dr. Tomo Edy, M.Kes.

So, it can be concluded that starting from the utilization, management and supervision of JKN capitation funds at the Bandar Baru village health center in accordance with the Regulation of the Minister of Health of the Republic of Indonesia Number 6 of 2022, regulating the use of health service services and supporting health service operational costs in the utilization of National Health Insurance (JKN) capitation funds at first-level health facilities owned by local governments.

#### **Kutalimbaru Village Health Center, Kutalimbaru District**

The utilization of service performance-based capitation fund payments allocates 60% of funds for health service payments. In its management, funds are not constant, but it has been explained that planning is carried out in detail in accordance with the provisions. While the supervision is carried out very strictly with coaching and supervision carried out in stages.

"In the management of capitation funds carried out, when applying for monthly management, you must report to the head of the puskesmas, after that all the budgets are realized, then the next budget must immediately report to the head of the puskesmas, so there is a written report submitted to the financial expenditure manager," said Mrs. Meri Krisna Ginting, as the holder of the JKN program supervised by the Head of the Kutalimbaru Village Health Center, Mr. dr. Rahmat Ginting.

All utilization, management and supervision of JKN capitation funds at the Kutalimbaru Village Health Center, Kutalimbaru District are in accordance with the standards of the Regulation of the Minister of Health of the Republic of Indonesia Number 6 of 2022, regulating the use of health service services and supporting health service operational costs in the utilization of National Health Insurance (JKN) capitation funds at first-level health facilities owned by local governments.

#### **Gunung Tinggi Village Health Center, Pancur Batu District**

Gunung Tinggi Village Health Center utilizes direct capitation funds distributed as needed with a percentage of 60% of health services and at least 40% of operational expenditures. The management is carried out starting from the distribution of payments to puskesmas accounts to the receipt of payments and the use of JKN capitation funds. The head of the puskesmas conducts supervision by periodically checking the conformity between the budget and the responsibilities stated by the treasurer.

From a review of the results of research on utilization, management and supervision at the Gunung Tinggi Village Health Center, conformities were found with the Regulation of the Minister of Health of the Republic of Indonesia Number 6 of 2022, regulating the use of health services and supporting the operational costs of health services in the utilization of

National Health Insurance (JKN) capitation funds at first-level health facilities owned by local governments.

Of the three puskesmas that were used as research objects, namely Bandar Baru Village Health Center, Sibolangit District, Kutalimbaru Health Center, Kutalimbaru District, Gunung Tinggi Health Center, Pancur Batu District. Therefore, it has been concluded and found a conformity between the results of the research and the provisions of the regulation of the Minister of Health of the Republic of Indonesia Number 6 of 2022, regulating the use of health service services and supporting the operational costs of health services in the utilization of National Health Insurance (JKN) capitation funds at first-level health facilities owned by local governments. However, several aspects need to be considered to ensure better compliance with applicable regulations. For example, it is important to ensure that the allocation of capitation funds meets the minimum requirements for payment for health services.

In previous research by Desmita et al. (2022), focused on the management and utilization of National Health Insurance (JKN) capitation funds at the FKTP of the Regional Government of Kampar Regency, providing input for PT. BPJS in capitation fund management. Qualitative research methods are used with direct observation, interview, and documentation techniques. Meanwhile, subsequent studies showed variations in the utilization, management, and supervision of capitation funds in several puskesmas in certain areas. For example, the Puskesmas in Bandar Baru Village, Sibolangit District, uses capitation funds for various purposes with effective and efficient allocation, while Kutalimbaru Village, Kutalimbaru District, allocates funds based on service performance with strict supervision.

Therefore, this research is in line with previous research by Desmita et al (2022) which stated that supervision is carried out carefully by the head of the puskesmas in all cases, with the necessary approval for each expenditure to ensure compliance with applicable regulations. However, there may be differences in the approaches and strategies used in each puskesmas, depending on local conditions and policies.

## CONCLUSION

The practice of managing and utilizing the National Health Insurance (JKN) capitation fund at the Puskesmas in Deli Serdang Regency has proven effective and efficient, with strict supervision in accordance with applicable regulations. Gunung Tinggi Village Health Center has also used JKN capitation funds well, but there are still several aspects that need to be considered to ensure better compliance. Suggestions for improving the effectiveness of the use of capitation funds include capacity building and training related to capitation fund management.

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