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**Model Problems Effectiveness of Handling System  
Complaints of National Health Warranty Service in the  
Office of the Social National Security Agency Province of  
Southeast Sulawesi, Indonesia**

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## **Abstract**

Currently public service is required to compete in fulfilling and providing the best service for the community. Quality public services will be a key indicator of customer satisfaction. The national health insurance program (NHI) is implemented in 2014 by the National Social Security Implementing Agency, it is expected that by 2019 it will reach Universal Health coverage, so that prompt, timely and sustainable service will be the public's expectation in general. The objective of the research is to analyze the effectiveness of complaint handling system of Card Membership Services at the National Social Security Implementing Agency (SSIA) Office of Southeast Sulawesi Province, to model problem and solution of effectiveness problem of complaint handling of health service of National Social Security. Type of qualitative research, using case study approach. Informants are patients and SSIA officers. Data collection using in-depth interviews, observation and document review. The result of the research shows that the handling of complaints of NHI membership service in SSIA office has not been fully effective. In its implementation, there are problems in service mechanism including lack of clarification of the officer about the handling of complaints, lack of complaints handling solution, lack of clarity of complaint handling information, lack of sympathy handling complaints, lack of accuracy of complaint handling, lack of speed of complaint handling, not as desired, and some Handling convoluted complaints. Conclusion; the implementation of complaint handling of NHI membership service in SSIA office still less effective, there are some problems faced that is on organizational behavior aspect and service mechanism. Recommendation; the need for SSIA Parties to improve policy, improve service management, education and training for officers, and fulfillment of service resource needs.

**Keywords:** National Health Insurance; Grievance Reduction System; Effectiveness.

## **1. Introduction**

"Health is a Fundamental Human Right" is the concept of the World Health Organization (WHO) to ensure that everyone can live healthy to produce. The ownership of such rights by a person expressly reflects two absolute obligations for any person or institution that strives for and provides health services that is to nourish the sick and maintain a healthy one. Thus it is in itself an obligation of every country in the world to ensure that such rights can be fulfilled and accepted by the entire population [1]. The Government of Indonesia since January 1, 2014 has implemented the National Health Insurance for all its people gradually until January 1, 2019. Through the implementation of the National Health Insurance, no longer expected the people of Indonesia, especially the poor who do not seek treatment at health facilities in times of illness has a fee. This Guarantee is called the National Health Insurance because all Indonesians are required to become health insurance participants managed by Social Security Administering Bodies including foreigners who have worked for a minimum of six months in Indonesia and have paid dues [2]. The follow-up to the mandate of the Constitution mandates the transformation of the organizing body of the existing organizational body to become SSIA Health and SSIA Employment [3]. The need for commitment and sincerity of the Government in organizing Social Security for all people and at the same time establishing Legislation and regulation of policy as legal umbrella and legal basis to implement it [4]. The audit results of the Supreme Audit Agency found that the main spotlight occurred on participants' data. Standard operational standards should be established, such as how long the participants are

registered, and how long the follow-up of the complaint is. On the other hand the mutation process of the participants and health insurance participants Insurance Jamsostek Health Insurance to SSIA Health slow. According to [5] Effectiveness refers to the scope of a program as a system with certain resources and means to fulfill its objectives and objectives without disabling such means and resources and without imposing unfair pressure on its implementation [6]. According to [7] that factors affecting effectiveness are 1). Characteristics of the organization. 2). Environmental characteristics. 3). Worker characteristics. 4). Management policies and practices. Membership service system is an effort of public health insurance membership services organized by SSIA health office to perform data collection and registration to the community of potential participants of NHI. NHI service is done to all Indonesian people are gradually expected to enter and join this NHI program. The greater the number of participants who participate in an insurance hence the predicted risk of ill will be more stable [8]. The study [9] said that the SSIA health upgrading of January 1, 2014 is ready to be implemented by PT Askes Manado branch seen from the target of membership. Research [9] says that Jamkesmas policy is not optimal, especially in terms of membership, access, service mechanism, funding and service quality. Research [10] says that in addition to health referral issues, other issues that need to be prepared in welcoming the National Health Insurance are membership In relation to the service activity of membership in SSIA Kendari Office, the initial interview result obtained the existence of service complaints such as the difficulty of file order, the long and complicated service mechanism, the waiting time for the finalization of the old card, limited facilities, the number of inadequate officers both the quantity and quality, understanding of officer about service of membership. Research Objectives To Analyze Effectiveness of complaint handling system, Prepare Model Problems and find solution of effectiveness of complaint service system of membership by SSIA Province of Southeast Sulawesi

## **2. Materials and Methods**

Type of qualitative research, using case study approach. Informants are patients and SSIA Office Officers. Data collection using observation, in-depth interviews and document review. Data analysis by analyzing the problem is done descriptively, which emphasizes its analysis on the process of inference to the dynamics between observed phenomena, using logic and ways of formal and argumentative thinking [11].

## **3. Results**

The findings of in-depth interviews found that in the handling of complaints from participants, SSIA officers gave an explanation of every information required by the participants because the function of the complaint handling unit provided an explanation so that the participants could understand and understand every subject matter that he faced, SSIA office service had a complaint handling unit as a service information, communication and complaint services. In the handling of complaints, the participants still complain that there has been no clarity on the handling of complaints, such as the active period of the card, the issue of domicile certificates for participants from outside the region, parent statements, and SSIA officers when faced with issues discussed with the parties. In the handling of complaints is not easy to do, for example the lack of coordination SSIA-Bank, the vagueness of the card's active period, although SSIA declared the openness in handling complaints. In the complaint handling the officer has explained every problem that complained, but some participants stated there

was no solution to each problem encountered, as stated by several informants below;

„, there is an explanation of the pack officer, because we are still blind information „, (HIN 44 Years)

„, he pack explained if we need information, for example we complain why the active period of cards for example should be 2 weeks „, (FLI 18 Years) „, no explanation, do we just see the information board „, (SMI 48 Years)

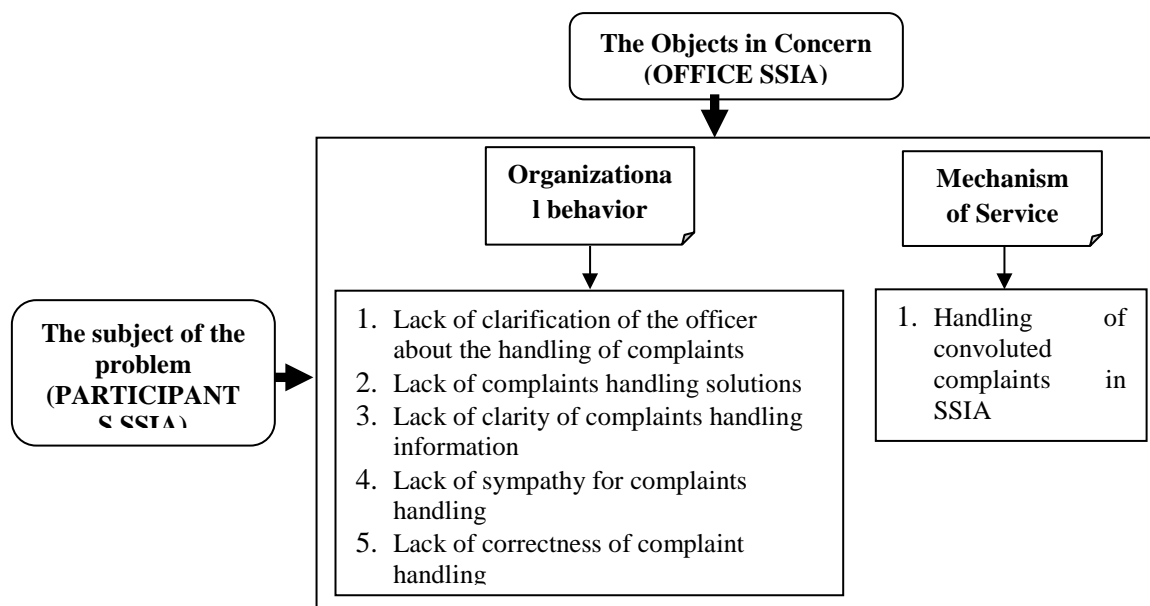
The findings of in-depth interviews obtained that in the handling of complaints SSIA officers are very sympathetic in every complaint handling that exists but outside the existing rules procedures are not given the tolerance of such an active card because it does not become the authority SSIA branch but the authority of top management. In the handling of complaints officer response done quickly through the hot line SSIA, email, including when face to face, but some stated the explanation participants are still floating. In the handling of complaints there are still obstacles such as the distance of SSIA and Bank offices, and differences in community understanding, as stated by several informants below;

„, lack of sympathy, they seem to not care, I was tired back and forth to the Bank. „, (NBH 24 years)

„, he pack quickly, for example we need info directly explained „, (HIN 44 Years)

„, no easy obstacles „, (HIN 44 Years)

In case of the problem of effectiveness of complaints handling service SSIA office of Southeast Sulawesi Province, as found from the complaints of respondents is clearly illustrated in the Figure 1:



**Figure 1:** Model Problems of the Complaints Handling System Compliance Problem at the Office of SSIA Southeast Sulawesi Province

#### **4. Discussion**

The handling of complaints of membership services is a major part of restoring public trust in the services it receives. Handling complaints of membership services is always associated with the preparedness of service providers in this case SSIA officials in prioritizing quality service participant and satisfy the participants. Based on this matter then the SSIA should prioritize the preparedness in responding and handling any service complaints because it will be a measure of the success of the program. Thus, in the handling of complaints service participation done with the stages of activities identify the source of problems faced by customers in connection with services that are not satisfied.

In the service of membership, the public wants an easy service, fast, precise and cheap, including in the face of complaints handling. If any complaints faced by customers are not handled properly, then people feel neglected to get their rights. Therefore, the desire and needs of the community for service should be continuously improved its service In order to service the National Social Security Implementing Agency, the SSIA should be in the handling of each complaint by taking into account several aspects including; empathy for disappointed customers, speed in handling complaints, fairness or fairness in solving complaints problems, ease for customers to contact companies and apply the concept of Total Quality Service.

Clarity of complaint handling is important for participants to understand what exactly the service should be, why it is done by the participants. Officers should be ready to provide detailed explanations so that participants can understand the service and avoid confusion. In the handling of complaints is not uncommon participants difficult to understand the information and mechanisms of service, in this position often occurs asymmetry information where participants do not understand even can not do much and just surrendered to the service received, the more difficult circumstances can even allow participants out of service there is.

#### **Some Factors Cause Ineffectiveness of Grievance Handling**

The existence of the requirement of the domicile certificate issue for the participants from outside the region and the parent's statements required by the bank service, this poses difficulties for the prospective participants because they feel too complicated service, even complaining why the requirements of the requirements are very difficult and can not be completed in the shortest time possible, not only that which is thought by the participants but how to present their parents when outside the area. Similarly, when the participants make confirmation directly to the bank about the requirements that are increasingly confusing the participants because at the same time the absence of SSIA officers in the same place and when confirmed to the SSIA participants continue to experience the same thing always faces confusion due to information disconnection , both sides of the bank-SSIA throw each other at the issue, which in turn the participants face problems that can not be solved in a short time even resigned to the circumstances that happened.

On the other hand, the active period of SSIA card required by SSIA for two weeks is also often a complaint because the waiting period is long enough so that membership cards can not be used in a short time anyway. Therefore, both the Bank and SSIA need to evaluate the improvement of various complaints of participants to

prevent delays and complicated services that ultimately hurt the participants. The results of the study [12] that patients generally complain of complicated administration, complicated, and lack of information. Problems of handling complaints [13] said that the Land Office of Semarang City has not implemented the management of complaints handling properly and correctly. Reference [14] said that complaint handling does not directly affect customer loyalty. Reference [15] said that work values, communication skills and complaint handling have a positive and significant influence with community satisfaction. Reference [16] said that the implementation of complaint mechanism at RSU Haji Surabaya runs effectively.

The integration of services is reasonably provided by the parties, this is intended to facilitate the process of service and prevent delayed service in a long time. The separation of services between SSIA and the bank within a considerable distance plus the condition of the location that has not been well recognized by the participants will make the participants confusion in this position participants will face the problems of transportation, mileage, busy their daily work, transportation costs plus a queuing system long time at the service of the bank, not to mention the condition of the rain or hot environment, this could be very disturbing the comfort of the participants, even in more difficult conditions can be exhausting then the participants will be out of the service process being lived. Therefore, it is necessary for the banks and SSIA to determine the integration of services in one stop service to prevent the deadlock of service

### **Model Problems Complaints Handling System Complaints Service Participation**

Based on chart 1 above, then got problem model and solution of problem of complaint handling system of Independent Participation Service at SSIA Office of Southeast Sulawesi Province is as follows:

1. The subject matter

The subject is a person directly involved in the service handling SSIA complaints in this case independent participants who receive service handling complaints of independent participation in the Office of SSIA Southeast Sulawesi Province. Independent participants here as the person who directly questioned the service handling complaints Self-participation that has been received.

2. The object in question

The object is a SSIA or a person directly involved in the provision of complaints handling services independent participation. SSIA officers and offices here as the parties directly questioned on the provision of services that have been done to the participants independently

3. Type of service in question

Type of service in question is effort / action of service which has been done by officer / SSIA in order to fulfill service of complaint handling of independent participation.

In the case of an independent membership handling service, the type of service in question by the independent

participants is as follows;

a. Organizational behavior

Organizational behavior or officer behavior is an action or habit of an officer or group of SSIA officers who have become a work culture and always practiced in SSIA membership service job activities. Behavior of officers can be seen from the service of such attendance as lack of clarification officer about handling of complaint, lack of solution of handling of complaint, lack of clarity of information handling of complaint, lack of sympathy of handling of complaint, Lack of correctness of handling of complaint, lack of speed of handling of complaint and handling of complaint not according to desire. The existence of public complaints will appear Behavior of officers who are not in accordance with expectations, it shows that there is still a problem of officer behavior in the handling of complaints, because the need for the management of SSIA to improve the behavior of officers through training and supervision so that the services provided can be received well and fun for the community.

b. Mechanism of Service

Every public service must have a service standard and be published as a guarantee of certainty for the recipient of service. Service standard is a must-have measure in the delivery of public services that must be obeyed by the giver and the recipient of the service. Service Mechanism / Procedure is one of the standards of public service. Service procedures should be standardized for the giver and the recipient of public services, including complaints so that no future problems arise. The service procedure should be established through minimum service standards, so that the service recipient can understand the mechanism.

The principle of the provision of good public services is the ease and simplicity of the service mechanism, since the commencement of service until the end of service, participants feel no difficulty and any obstacles. Conditions Handling complaints convoluted in SSIA this indicates that in terms of service mechanisms are still found serious problems that need to be reviewed. Therefore, with the condition of SSIA service mechanism that is felt by the participants, it is necessary for SSIA to improve service management by establishing simplicity and easiness of complaint handling mechanism so that the participants get easiness in solving every complaint they do. Reference [17] said that excellent service training is effective enough to improve the quality of service excellence. Reference [18] said that Organizational Commitment and HR Capability have a significant effect on service effectiveness.

Limitations of this study are some of the respondents and informants have a limited time to provide detailed information at the time of the interview.

## **5. Conclusions and Recommendation**

Conclusion; the implementation of complaint handling service of National Health Insurance membership in SSIA office still less effective in its implementation, there are some problems faced from organizational behavior aspect and service mechanism. Recommendation; the need for SSIA Parties to improve policies,

improve service management, education and training for officers, and the fulfillment of service resources needs

## **6. Conflict of Interest**

Author declare no conflict interest.

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