

## How Companies React To Deal With Indirect Financial Benefit In Light of Indonesia's National Health Insurance: A Case Study in Omni Hospital Alam Sutera

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**Abstract:** Entering the era of National Health Insurance (NHI) program, hospital as a business entity is required to register all of its employees as the participants of Healthcare and Social Security Agency (BPJS Kesehatan). This regulation brings significant changes for employees in Type B private hospitals. For employees, access to health services and health benefits received are the two most perceived changes with the use of Healthcare and Social Security Agency as the only health insurance for them. Previous studies on the effects of compensation on job satisfaction and employee performance have been widely implemented, but those are quantitative studies and have not specifically addressed the effects related to Healthcare and Social Security Agency issues. Therefore, in this study, researcher used qualitative method by collecting data through field observation, document review, and in-depth interview that distinguished this study from the previous ones. The purpose of this study is to analyze comparisons between employee's health insurance as a form of indirect financial benefit, before and after the existence of Healthcare and Social Security Agency, their impacts to job satisfaction, employee performance, and patient satisfaction. This study was conducted on front-liner employees who perceived condition of health insurance when there was no policy regarding Healthcare and Social Security Agency and afterwards. The results showed that the inconvenience to indirect financial benefit currently perceived by employees had only small effect on job satisfaction and had no effect on both employee performance and patient satisfaction. There are three alternative options: establishing in-house/satellite clinics, coordination of benefit policy, and providing compensation in other forms. The hospital management can choose one of these options as a solution to provide more satisfactory compensation for its employees.

**Keywords:** employee satisfaction, Healthcare and Social Security Agent, indirect financial benefit

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### I. Introduction

Human Resources (HR) plays a very important role in the operation of a hospital, considering hospital as a kind of high contact services business. The human resources within, especially the front-liners, are required to be able to provide services that prioritize professionalism in order to be able to provide high-quality, efficient, and effective health services to its customers. In contrast, the human resources, which also play a role as internal consumer, is entitled to adequate compensation and remuneration from the hospital. A good management of the internal marketing of the hospital, including the provision of appropriate compensation, will generate loyal human resources who also have high-quality of work. It is not only the material or direct financial compensation, indirect financial compensation also plays an important role in generating employee satisfaction. Employees that are satisfied with what they received from the hospital have potential to performing high, which means they are able to provide high-quality and satisfying health services to the patients. Since early 2014, Indonesia has entered the era of NHI and establishing the Healthcare and Social Security Agency to provide universal health security for Indonesian society. This principle also known as universal coverage. Furthermore, all companies are required to register their employees to be participants of this agency, in accordance with the government regulation. The impact was then perceived by the employees of Omni Hospital Alam Sutera. As the government regulation and the hospital policy are stated, from April 1, 2015, Healthcare and Social Security Agency became a health insurance provider for Omni Hospital's employees which is on below managerial level. The previously implemented employee health insurance system was perceived more comfortable for the employees. The purpose of this study is to analyze changes that happened by the existence of a new policy on employee health benefit. The enactment of this new policy affects employee's convenience in accessing health services and health benefits which become their rights. The provision of employee health benefit with the new system was then analyzed for its effect on job satisfaction. Analysis was also done to find out other factors which can create job satisfaction. Effect of job satisfaction on employee performance was assessed from

employee's attitude and behavior. Then, effect of employee performance on patient satisfaction was also reviewed in this study. There are several previous studies conducted which had proven that there is a relationship between compensation and job satisfaction, as has been conducted by Hermawan and Nugroho in 2010, of which results showed that there is a highly significant positive relationship between the provision of health insurance and job satisfaction. Another study proved that the aspects of job satisfaction which are salary, promotion, work safety and security, working environment condition, work autonomy, relation with co-worker, relation with supervisor, and job characteristics have some effect on job satisfaction, and job satisfaction also has an effect on employee performance (Khan et al., 2012). All of the previous studies were quantitative and there was no researcher who analyzed these variables qualitatively. So in this study, the researcher conducted a qualitative research and specialized on the employee's health benefit provided by Healthcare and Social Security Agency in a private hospital.

## **II. Literature Review**

### **2.2 Indirect Financial Benefit**

Umar (2005) defines compensation as a remuneration for work performed by employees. Gomez-Mejia et al. (1995); Schuler and Jackson (1999); Luthans (1998) in Muljani (2002) state that total compensation can be classified into three components. First, basic compensation is the compensation of which amount and payment time are fixed, such as wage and salary. Second, variable compensation is a compensation of which amount is varied and have uncertain payment time. This variable compensation is designed as a reward for high performance employee, including incentive payments for individuals and groups, gain sharing, bonuses, profit sharing, employee stock-ownership plans and stock-option plans. Third, benefit or indirect compensation which includes: (i) general protection, such as social, unemployment and disability security; (ii) personal protection, in the form of pensions, savings, additional severances and insurances; (iii) non-employment payments such as training, leave, getting ill, on vacation, and personal events; (iv) life cycle allowances, in the form of legal aid, nursing for older people, childcare, healthcare programs, and counseling. The compensation provided by a company does not always covers the three types of compensation above. The provision of compensation can be varied, usually based on the opinion of the board of directors and management of the company about the importance or the absence of a kind of compensations which should be given to the employees and is also suited to the ability of the concerned company. The employees will expect the compensation they receive is in accordance with what they have sacrificed to the company and is comparable with what given by the company to other employees, as it means that there is an element of fairness in the compensation. A fairly perceived compensation program will satisfy the employees and as a result, they will be motivated to increase their productivity or to achieve high level of performance.

### **2.2 Job Satisfaction**

Job satisfaction is the degree to which an individual perceive about his/her job as something positive or negative. It is an attitude or emotional response of the individual to the work itself and to the social and physical conditions of the workplace (Schermerhorn et al., 2002). Job Descriptive Index (JDI) is a measuring instrument of job satisfaction that has five aspects, namely: (i) the perception of the employee towards his/her job; (ii) perception about the payment (salary) earned; (iii) perception about promotional opportunity; (iv) perception about the supervision given; and (v) perception about co-workers (McIntyre, 2010). Thus, it can be said that there are two important components that create job satisfaction, they are; personal factor and organizational factor. Latif et al. (2013) state that productive employees are the satisfied ones. Job satisfaction has a close relationship with employee productivity which is also associated with the increasing profitability of the company. Employee satisfaction plays an important role in increasing corporate profitability, improving company performance, and determining the quality of goods and services produced.

### **2.3 Employee Performance**

Employee performance is the final result of maximum ability, willingness, and skill to achieve the targets and objectives of the company in order to achieve the goals and advancement of the company (Mahardhika, 2013). Employee performance can be measured from the followings: (i) the results of individual work (task) that can be performed by employees that can be measured objectively, such as product quantity and sales volume; (ii) daily employee behavior, such as leadership style, frequency of sick leave, willingness to help co-workers, willingness to work overtime, and ability to provide input for the advancement of the company; (iii) attitude in working, such as self-confidence, level of dependence, and ability to present themselves as the experienced employees (Robbins and Judge, 2005). Schermerhorn et al. (2002) state that performance is more directly affected by individual attributes such as ability and experience, organizational support (in the form of resources and technology), and efforts in working - where the effort is mostly associated with self-motivation. Motivation plays a role as a relational variable between job satisfaction and employee performance, so that in

relation to the provision of compensation (reward), the compensation which meets expectations will create satisfaction and the satisfied employees will be motivated to have a better performance.

#### **2.4 Patient Satisfaction**

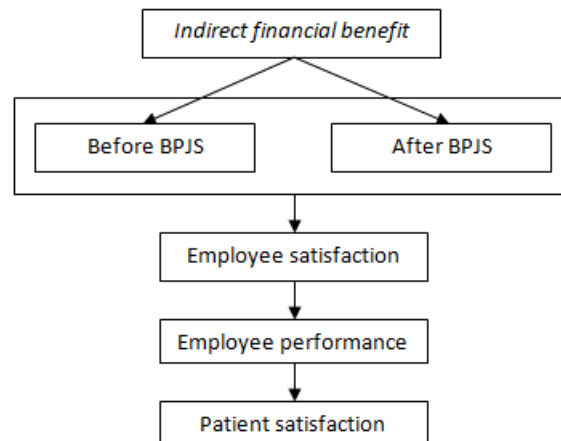
In general, Kotler (2013) defines satisfaction as a person's feeling which can be a pleasure or a disappointment resulted from the process of comparing the value received from a product with the expected value of the same product. In the scope of the hospital business, patient satisfaction will be created if patients feel that they receive more qualified service than expected. Vice versa, if patients feel that the service is less qualified, then they will feel dissatisfied. In hospital business, patient satisfaction is affected by the process of providing health services by the employees of the hospital. Patient satisfaction will be created from the high-quality services provided by employees who have a high performance. Employees will have a high performance if they are satisfied with their job (Putri and Latrini, 2013). There are five dimensions of service quality that are often used as the indicators to measure the level of customer satisfaction of a service product. They are: (i) reliability; (ii) assurance; (iii) tangibles (physical evidence); (iv) empathy; and (v) responsiveness (Bata et al., 2013).

### **III. Conceptual framework**

In services marketing triangle concept, marketing in a company engaged in services consists of three components, namely external marketing, internal marketing, and interactive marketing. The management towards these three components should be done thoroughly and balanced, considering the hospital as a high contact services business. This study only limited the discussion on the second and third components. Internal marketing is how a company manage their internal customer (human resources), which includes employee compensation policy. Interactive marketing is a real form of marketing, how to manage the interaction and connection between employees, especially the front-liners and the patients. The internal and interactive marketing components are sustainable, it means that successful interactive marketing management will generate a successful interactive marketing. Compensation provided to employees will have a positive effect on employee job satisfaction. Employees who are satisfied with what they have received from the hospital will be motivated to have a high performance and be more productive. The effect will also be positive by which creates the high-quality health services and certainly patient satisfaction. This study was initiated by the findings of new facts related to compensation policy for Omni Hospital's employees after the enactment of Healthcare and Social Security Agency. Before the presence of this agency, employees could access health services easily because the services could be directly provided in Omni Hospital, both for outpatient and inpatient cases. While for health benefits, there is a health cost limitation that becomes company burden or non-governmental insurance. Different condition happens after the presence of Healthcare and Social Security Agency. Employees must follow their healthcare service system to get health services. Whereas there are no limitation for health benefits, which means they will pay all the cost incurred during the treatment, according to their provisions and regulations. For employees, this new policy is regarded as a quality declining of health insurance they receive.

Compensation has a role to trigger work motivation in order to increase productivity and to achieve high-level performance. However, the motivation does not appear by itself, there are some individual factors of the employees which play a great role in creating motivation, so that individuals need to be satisfied firstly regarding the compensation they received, which then will improve their motivation. The better the compensation company provides to its employees, as it is appropriate or even more appropriate than employee's expectations, the more increasing the job satisfaction. The changes in the policies related to employee health insurance that are considered as a decline are allegedly to have potential in resulting dissatisfaction to the employees. Job satisfaction can trigger the emergence of motivation. Motivation is closely related to the willingness and ability of an employee to be productive so as to have a high-level performance. A study showed that there is a positive correlation between the employees who are satisfied with their work and productivity and work performance. The more satisfied the employee, which is one of them through a good wage system, the higher the level of performance. The employees are suspected of being dissatisfied with the new policy on health insurance they receive, which can potentially reduce their productivity and performance.

In addition to be assessed through the results of work, employee performance is also assessed by considering the behavior and attitude aspects shown while working. In the field of hospital business, the way of the employees behave, especially for the front-liners while providing services to the consumers (patients) will highly determine the quality of services produced by the hospital. Such quality of service will be captured and perceived by the patients, so that there will be of a sense of satisfaction or dissatisfaction created towards the services. A study proved that there is a positive correlation between the high employee performance and the creation of satisfactory quality of service so that makes the consumers satisfied. Allegedly, the declining employee performance will have an effect on the decline in the quality of services which is potential to dissatisfy the patients. Based on the findings and the existing marketing triangle concept, the conceptual framework of the study is arranged as follow:



**Fig.1** Conceptual Framework

#### **IV. Research Method**

This study used qualitative analysis method, with the unit of analysis was the employees of Omni Hospital Alam Sutera who are in the operational division or front-liners. This study was started by conducting field observation. The observation was conducted at the concerned hospital, where researcher directly observed and conducted a brief interview with the employees involved in the observation (participatory observation). Furthermore, researcher conducted a review on the supporting documents, such as the treatment flow documents applied to the employees, before and after the presence of Healthcare and Social Security Agency, and the documents regarding the frequency of employees' leaves during work hours which are related to employee performance. From the information obtained, researcher then designed a pilot interview with the aims to find out the relevance between variables, to check construct validity, and to build relationships to gain access to the informants. The pilot interview was conducted in August, 2016 informally and semi-structurally against two front-liners and the head of Human Resources Department. Based on the information obtained through the three techniques of data collection, there was a problem identified. Then a list of questions was arranged for the next interview stage. In the next stage of research, which was in August, 2016 and January-February, 2017, there were some in-depth interviews conducted with eight informants selected by using purposive sampling techniques. The interviews were conducted formally and semi-structurally by using guidance in the form of a list of questions that had been prepared before. The list of questions had been verified and approved by the experts (expert rating) so that it could meet its content validity. Before the interview session started, informants were given informed consent firstly. During the interview session, a recording was conducted to capturing the atmosphere of the interview more clearly, including intonation and emotions arise. This record was also a form of thick description technique to test reliability of the research.

In the next stage, researcher arranged transcripts of interviews which were then sent to the informants for cross-checking and validation. The interview results were then processed into data and created for matrix interview. From the result of data analysis and discussion, there were some weaknesses found which were made for the recommendations to the related parties. The last stage of the research was to make conclusions and provide suggestions for other researchers who want to conduct similar research in the future.

#### **V. Results And Discussions**

##### **5.1 Indirect Financial Benefit Before and After Healthcare and Social Security Agency**

In terms of access, prior to the existence of Healthcare and Social Security Agency, employees who needed outpatient healthcare services were directed to seek treatment at an employee clinic located in Omni Hospital. In this clinic, employees will served by a general practitioner and, if it required a specialist treatment, employees would be directly consulted to a specialist in Omni Hospital as well. This referral process was very easy and practical, as it could be completed within one day of treatment, so that employees would also get the treatment quickly. If employees needed inpatient healthcare services, then they could receive inpatient treatment in Omni Hospital too. In terms of health benefits, for outpatient treatment, employees was given an insurance in the form of a ceiling system which had different limits depend on the employee's position with a validity period for only a year, which means that when the ceiling was expired, employees would not be insured to seek the outpatient treatment. Likewise, if the ceiling was still available, it would be expired in the following year. For inpatient benefits, it was insured by private insurance that had cost limitation and there was a possibility of uncovered services or illnesses by the insurance, because it included some exceptional policy. In terms of medicines, both for outpatient and inpatient treatments, employees were given the best medicines according to

the standards of a private hospital. After the existence of Healthcare and Social Security Agency, employees must follow a tiered referral procedure in accordance with the provisions of the agency. It means that outpatient cases must be served by first-level healthcare facilities, in which employees have to go to a clinic located outside the hospital, whereas they work in a hospital and there are many general practitioners ready to serve. Beside spending time, money and energy, for applying this system, employees have to apply for a sick leave if they want to seek treatment during working hours. From the first-level healthcare facilities, in case of requiring specialist treatment, employees will be referred to type-C hospitals. In general, type-C hospitals have only limited specialist doctors and those doctors have full-time schedule that is not suited with the number of patients who accumulates in type-C hospitals due to the limited availability of doctors. Consequently, employees are delayed to get healthcare services they need. In case of unavailable specialist services in the designated type-C hospitals, employees should be referred to type-B hospitals. Similarly, for inpatient healthcare services, employees must go through this tiered referral procedure firstly, unless in an emergency conditions, they can be directly served by emergency department of any hospital which is in collaboration with Healthcare and Social Security Agency.

In terms of the benefits obtained, both outpatient and inpatient costs will be borne by Healthcare and Social Security Agency as much as a fixed tariff in accordance with the treatment class. This tariff was appointed by the government. Employees will not be charged for any cost as long as they do not need any promotion to the higher treatment, no ceiling limit, and no limitation on the frequency of treatment. As long as the treatment given was in accordance with regulation and procedure, all cost will be borne by Healthcare and Social Security Agency. Although it seems that employees can seek treatment indefinitely, but they state that there is a decline in the quality of medicines provided. Employees state that health insurance with ceiling system and private-company insurance is more convenient for them compared to the current health insurance with Healthcare and Social Security Agency. The first reason is due to the limited access to healthcare services. With Healthcare and Social Security Agency, there is a decline in comfort since they previously received treatment in Omni Hospital and were served by well-known doctors, but now they are treated at the clinic/community health center; as they previously had a near and easy access for medical treatment, but now they have farther distance and more complicated procedure to get healthcare services. The second reason is due to the medicines provided, as previously employees were given patent medications that met the standards of private hospital, but now they are given generic drugs with the standards of Healthcare and Social Security Agency. Certainly, these drugs are cheaper. However, the employees are already convenient with the patent medicines.

### **5.2 Job Satisfaction Level**

Declining of employee's convenience after the presence of Healthcare and Social Security Agency had an effect on their job satisfaction. However, the dissatisfaction perceived by the employees is only limited to health insurance, as the effect is not significant on the overall job satisfaction because there are still other factors which play more important roles in making them satisfied. Another component of compensation, which is in the form of money, that can be enjoyed directly by employees, is perceived to have greater effect on job satisfaction. Adequate salary, regular salary increase, allowances and incentives for employees play a more important role to satisfy them.

### **5.3 Employee Performance Level**

Although there is a declining in employee satisfaction related to the health insurance received, employee performance level has not decreased with the presence of Healthcare and Social Security Agency. Employee performance was assessed through several factors, one of those was the attitude shown in the workplace. Despite the decline in satisfaction, employees continued to provide services with the same standards as previously, they are working in accordance with SOP (Standard Operational Procedure), and had no change in providing treatment for patients. Even more, employees have a sense of empathy to the patients who use Healthcare and Social Security Agency insurance because of similar feelings on the obstacles and difficulties encountered. Employee performance was also assessed from the frequency of sick leave for having medical treatment during working hours, which in fact did not increase significantly with the presence of Healthcare and Social Security Agency. Although for having medical treatment employees have to apply for sick leave on working hours, even they need to be absent, but their productivity was not interrupted as they can manage their time well. Employees choose not to seek medical treatment at working hours, and they choose to exchange working hours with coworkers if their conditions is urgent. They manage the working schedule in such a way in order to always have employees on and to avoid interruption on the services provided to the patients.

### **5.4 Patient Satisfaction Level**

Patient satisfaction was assessed from the aspect of reliability and empathy of the employees. The reliability aspect is associated with the leave permission rate during working hours. Since there was no

significant increase in the leave rate, the reliability in providing treatment for patients is also unaffected as there are always some employees ready in place with sufficient number of personnel. Patients are satisfied since the personnel who provide services are very informative and reliable when needed. The empathy aspect is associated with attitudes shown by employees in the working place. Employees still have a sense of empathy for patients, especially for the patients using Healthcare and Social Security Agency insurance, since both of them similarly experienced obstacles and difficulties for having medical treatment. Employees and patients can actually share, even in providing explanations to the patients, as they have more understanding on the procedures and the provisions because they have experienced by themselves. Patients are satisfied because employees can give explanation well, pay more attention to them, and do not distinguish the provision of treatment between the general and Healthcare and Social Security Agency patients.

### **5.5 Managerial Implication**

Results of this study proved that the decline in employee convenience associated with health insurance received currently, have only a small effect on the overall employee satisfaction. Therefore, the employee performance level remained good and the patient satisfaction level was also unchanged. Nevertheless, the hospital management still need to take an action to create more comfortable conditions for their employees, given the analyzed employees were the front-liner employees who played a very important role in the operation of the hospital, so we have to pay more attention on their welfare. The hospital management may consider the following three alternative solutions and take one of them as an effort to create more convenience conditions for the employees

### **5.6 Establishing In-house or Satellite Clinics**

In-house clinic can be a good solution for the difficult access to healthcare services faced by the employees. With establishment of an in-house clinic, condition will return as it used to be, where employees can seek treatment inside the hospital, nearby and easily. However, in terms of establishment permit of such clinic, it is not possible because this clinic have to functionate as the first-level healthcare facilities for the public as well, so that it should not have similar address with the hospital. In addition, if this clinic is able to establish, a tiered referral procedure shall remain applied, where employees will be referred to the type-C hospitals first, not directly to Omni Hospital which in fact is a type-B hospital. It is different for satellite clinic, as the establishment can be done because the location is outside the hospital and employees will be more facilitated because they can seek treatment at a clinic owned by the hospital itself. Another advantage of a satellite clinic is that it will functionate as a first-level healthcare facility for public as well to get new patients for the hospital. However, since the location is outside the hospital, it will spend time, cost, and energy, so that it is also less effective and efficient for the employees.

### **5.7 Making a Coordination of Benefit (CoB) Policy**

This second alternative solution can answer the complaints from employees concerning the differences in the standard of medicines used by private insurance and government insurance. With CoB, there is a second insurer after Healthcare and Social Security Agency, as the insurer can be the company itself or a private insurance company, which means that employees will be treated like a general patient, so that they will be given patent medications according to hospital standards. If Omni Hospital makes all of its employees into CoB, then there is a huge cost that will be spent to pay two health insurance premiums for an employee. The amount of this expense will not be proportional to the benefits obtained. Convenience in using patent medicines will enjoyed only by a few employees who was ill or hospitalized, so that not all of the employees would enjoy this benefit.

### **5.8 Giving Compensation in Other Forms**

Other form of compensation as a "replacement" of the reduced or declined in health insurance received by employees can be the most ideal solution. In accordance with the compensation component which plays the most important role in generating employee satisfaction, which is the salary component, the hospital management can give compensation in a form of regular salary increase, additional allowances, and special incentives for employees who are working in certain divisions. By providing such additional compensation in sufficient amount, the benefits will be perceived equally for all employees, so that there will be more equality aspect perceived.

## **VI. Conclusions**

By the enactment of Healthcare and Social Security Agency as the only insurer for employees who are on below managerial level, there have been some significant changes occurred. First, the change in terms of employee access to healthcare services which becomes more complicated and difficult to get specialist treatment at Omni Hospital. Second, the change in terms of health benefits obtained because of the medicines provided are

limited and generally in the form of generic drugs. This condition reduces employee convenience and this inconvenience had an effect on their job satisfaction. However, the dissatisfaction is only limited to health insurance and does not have any significant effect on the overall employee satisfaction because there are other factors that play a greater role in generating satisfaction, that is the compensation component in terms of money. Due to the insignificant effects, the employee performance did not decrease as a result of this health insurance issue, as it was assessed through the attitudes shown by employees in workplace and employee behavior related to the leave rate. In line with the employee performance which did not decline, the patient satisfaction level also did not decline, as it was assessed through the reliability aspect of the employees in providing services and the empathy shown by the employees to the patients. From some of the considered alternative solutions, the provision of other forms of compensation to the employees as a "substitute" for the decline in comfort and quality of health insurance is the most ideal and beneficial solution for all. Other forms of compensation provided to employees may include salary, benefits, and incentives, which are in accordance with the fact that the component is the most important factor in generating job satisfaction for the employees.

### **6.1 Limitations of the Study**

There were some limitations in this study, including: (i) the difficulty in generalizing the services of Healthcare and Social Security Agency since satisfaction is highly dependent on the illness suffered and the provisions applied in such case, so that the results of this study may not represent the condition of all employees in Omni Hospital; (ii) at the time of this research, Healthcare and Social Security Agency was still a "new product" for employees, as there was a lack of knowledge about the prevailing rules and procedures, so that the employees in general stated that they were not satisfied; (iii) the researcher set a limit on the discussion of alternative solutions only to the advantages and disadvantages of each of the alternatives.

### **6.2 Suggestions for Further Study**

Due to the limitations encountered in this study, there are some suggestions that may be given to any researchers who want to conduct a similar study in the future as follows: (i) the primary data collection should be conducted through focus group discussion (FGD). In addition to be more practical and time-saving, all employees who ever use their Healthcare and Social Security Agency facility to get medical treatment can be involved in the discussion and be able to give their opinion; (ii) the secondary data collection should be completed by the results of survey on employee satisfaction that have been completed with special points regarding health insurance; (iii) in analyzing the three alternative solutions, there should be also a nominal calculation of the cost spent and the benefits to be obtained in order to obtain a clearer and more comprehensive overview.

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