

THE INFLUENCE OF FAMILY KNOWLEDGE AND PATIENT PERCEPTION OF BPJS INPATIENT HEALTH POLICY ON THE DECISION TO UPGRADE at GAMBIRAN HOSPITAL IN KEDIRI CITY

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ABSTRACT

This study aims to measure the influence of family knowledge and patient perception on the decision to upgrade the inpatient class of BPJS participants at Gambiran Hospital, Kediri City. A quantitative research design with a *cross sectional* approach was used on 164 respondents selected through *purposive sampling*. Data were collected using questionnaires and analyzed by multiple linear regression. The results showed that family knowledge and patient perception had a significant effect on the decision to upgrade, with p-values of 0.002 and 0.004, respectively. Patient perception had a greater influence (B = 0.099) than family knowledge (B = 0.018). It is recommended that hospitals hold socialization to improve family understanding and patient perception of the BPJS upgrade policy.

Keywords : Upgrading Decision, Knowledge, Perception.

I. INTRODUCTION

Health is a basic human need that requires control over the quality and cost of services. The National Health Insurance (JKN) program managed by BPJS Kesehatan aims to provide access to health services fairly and equally for all Indonesian people. However, there is a phenomenon where BPJS participants choose to upgrade to inpatient classes, which is regulated in the Minister of Health Regulation Number 3 of 2023. This policy allows class II participants to move up to class I or VIP by paying the difference in fees, while class III participants are not allowed to move up. This decision is influenced by a variety of factors, including the family's knowledge of the policy and the patient's perception of the quality of the services received.

A preliminary survey at Gambiran Hospital in Kediri City showed that most of the patients' families had poor knowledge about the BPJS upgrade policy, with 9 out of 16 respondents falling into this category. This indicates that there is an information gap that can affect the decisions made by the patient's family. This research is important to be conducted to provide an empirical picture of the factors that influence the decision to upgrade to a class, so that it can be the basis for hospitals and BPJS in designing more effective communication and education strategies. In addition, the results of this study can also be a reference for future researchers who are interested in similar topics.



II. METHODS

This study uses a quantitative design with a *cross sectional* approach, where independent and dependent variable data are collected simultaneously. The research population is the entire family of BPJS inpatients at Gambiran Hospital, Kediri City, which totals 276 people. A sample of 164 respondents was selected using *purposive sampling techniques* based on predetermined inclusion and exclusion criteria. The inclusion criteria include the families of BPJS class I and II participant patients, while the exclusion criteria include the families of BPJS class III participants, patients in the ICU room, outpatient patients, and VIP patients.

The independent variable in this study was family knowledge and patient perception of the inpatient BPJS policy, while the dependent variable was the decision to upgrade to a class. The data collection instrument used is a questionnaire that has been adopted from previous research by Lia (2020). The questionnaire consists of three main parts: respondent identity, family knowledge questionnaire, and patient perception questionnaire.

Data collection was carried out by first asking for permission from the campus and the hospital, then providing an approval sheet to respondents who had met the criteria. After obtaining approval, a questionnaire was given to respondents to fill out. The data that has been collected then goes through *the process of editing, coding, scoring, processing, and cleaning* before being analyzed. Data analysis was performed using SPSS software version 25.0 for Windows with multiple linear regression tests to test the influence of independent variables on dependent variables. This research has obtained ethical approval from the relevant parties, and the confidentiality of the respondents' identities is guaranteed during the research process.

III. RESULT

The results showed that the characteristics of the respondents were dominated by women (70.7%), aged 18-30 years (29.9%), and college-educated (39.6%). Most of the respondents used BPJS class II (63.4%). Based on data analysis, the average family knowledge score was 32.63 in the good category, and the average patient perception score was 14.05 in the good category. The results of the multiple linear regression test showed that family knowledge had a significant influence on the decision to move up with a value of $p = 0.002$ and a regression coefficient (B) = 0.018. This means that each one unit increase in family knowledge will increase the upgrading decision by 0.018 units.

Meanwhile, patient perception also had a significant influence on the decision to upgrade with a value of $p = 0.004$ and a regression coefficient (B) = 0.099. A larger regression coefficient value indicates that patient perception has a stronger influence than family knowledge on the decision to move up. The results of the simultaneous test (F test) showed that the calculated *F value* of 3.005 was greater than the *F of the table* (2.70), with a significance level of $0.000 < 0.05$, which means that together, the patient's family knowledge and perception had a significant effect on the decision to upgrade. A determination coefficient value (R^2) of 0.324 indicates that 32.4% of the variation in upgrading decisions can be explained by both variables, while the rest is influenced by other variables outside the model.

IV. DISCUSSION

The results of this study show that family knowledge has a significant influence on the decision to upgrade to inpatient BPJS participants. This is in line with the theory that knowledge is the basis of behavior, including in health decision-making. Families who have good knowledge of BPJS policies, such as cost differential provisions and upgrade procedures, will be better able to make rational decisions and in accordance with the patient's medical needs. However, knowledge alone is not enough; Patients' perception of the quality of service received also plays a very important role.

Positive patient perception of facilities, services, and professionalism of health workers will increase the desire to get better services, including by choosing to move up. The results showed that patient perception had a greater influence than family knowledge, indicating that the patient's immediate experience during treatment was a major determining factor in the decision to upgrade to class. These findings are supported by rational choice theory, in which consumers will make decisions based on an evaluation of benefits and costs. In this context, the benefits that patients feel from better service in higher classes are considered to outweigh the additional costs that must be incurred.

The difference in results with the previous study by Purwatiningrum (2019) which stated that perception did not affect the decision to move up, was likely due to differences in location, time, and characteristics of respondents. Therefore, it is important for hospitals to not only provide information, but also improve the quality of services as a whole to form a positive perception among patients.

V. CONCLUSION

Based on the results of data analysis and discussion, it can be concluded that family knowledge and patient perception have a significant influence on the decision to upgrade the inpatient class of BPJS participants at Gambiran Hospital, Kediri City. Patient perception was shown to have a greater influence than family knowledge on the decision. This suggests that the patient's experience during treatment is a key factor influencing the decision to upgrade the class of treatment. Therefore, hospitals need to take strategic steps to improve the quality of services and form a positive perception among patients.

In addition, education to patients' families about BPJS policies, especially related to upgrades, also needs to be improved so that the decisions taken are truly in accordance with medical needs and financial capabilities. This research makes an important contribution to the academic world and health service practice, especially in the context of the implementation of the JKN program.

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