Strategic Management in the National Health Insurance (JKN) Era: Adaptation and Innovation for Improving Healthcare Service Quality

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Abstract The implementation of the National Health Insurance (JKN) since 2014 has significantly changed the healthcare system in Indonesia, requiring hospitals to adapt and innovate in strategic management to improve service quality. This study aims to analyze hospital management strategies for adaptation and innovation that can be implemented by hospitals in facing the challenges of JKN. This study is a literature review that aims to analyze the management of adaptation and innovation strategies used by hospitals in adapting and innovating in response to changing patient needs for quality healthcare in the JKN era. The results of the study indicate that several hospitals that have successfully adapted can create operational service standards or service quality indicators, form casemix teams and case managers, accelerate the claims process and maintain good relations with BPJS Kesehatan, provide regular clinical and regulatory training for medical staff and provide staff performance appreciation, maintain collaboration with policy makers and BPJS Kesehatan, adjust hospital rates, and allocate reserve funds. Hospitals also continue to develop in the JKN era by implementing innovative management strategies, including developing hospital services based on local wisdom, using outsourcing, investing in information technology systems, establishing patient complaint services, creating competitive service advantages and increasing service capacity, capturing patients directly, and changing marketing strategies. Several adaptive and innovative management strategies that have been successfully implemented in other hospitals can be used as practical references in health care system reform to improve the quality of health services so as to maintain patient satisfaction.

***Index Terms*— Strategic Management, National Health Insurance, Service Quality Improvement, Adaptation and Innovation**

I. Introduction

Indonesia initiated the implementation of the National Health Insurance (JKN) program in 2014, pursuant to Law Number 40 of 2004 concerning the National Social Security System and Law Number 24 of 2011 concerning the Social Security Administering Body (BPJS). The JKN program holds great promise for providing the entire Indonesian population with access to affordable, high-quality healthcare services [1]. The implementation of JKN by BPJS Kesehatan has significantly impacted the healthcare

industry, notably by extending health insurance coverage to previously underserved populations [2].

The JKN program has not only expanded healthcare access for all Indonesians but has also directly driven a transformation in the healthcare system—particularly for hospitals, which serve as facilities providing comprehensive healthcare services [1]. As providers of care for the 224.1 million JKN program participants, hospitals have had to adapt to these changes (BPJS Kesehatan, 2019). The payment system shifted from a fee-for-service model to a prospective payment system based on INA-CBG rates. This transition has compelled hospitals to enhance efficiency while maintaining service quality [2]. Some hospitals have reported that INA-CBG rates fall below the actual costs of patient care, leading to persistent deficits driven by higher expenses [3], [4], [5].

Despite the healthcare system changes following the JKN rollout, some hospitals have successfully navigated these challenges, even thriving and innovating through effective strategic management [1]. In the context of hospital administration, strategic management has become increasingly vital for ensuring institutional sustainability and growth (Roberts et al., 2016). A key component of strategic management in hospitals is effective strategic planning, requiring a clear vision and a long-term roadmap to achieve organizational goals. Sound hospital management focuses not only on cost efficiency but also on improving service quality, developing a competent workforce, and optimizing information technology. Furthermore, hospitals must consider various external factors, such as evolving government regulations, national health policies, demographic shifts, rising patient expectations, and competitive dynamics with other healthcare providers [6]. Effective strategic management enables continuous improvement in healthcare service quality and more efficient operational cost management [2]. This literature review aims to: (1) analyze the adaptive strategic management employed by hospitals to adapt and innovate in response to changing patient needs for quality healthcare in the JKN era; (2) analyze the key challenges hospitals face in maintaining service quality amidst increasing competition; and (3) analyze strategic management approaches—particularly those from the health-related business sector—that can be applied to remain competitive. These hospital management strategies can subsequently serve as practical recommendations for hospital managers in addressing challenges within the JKN era.

II. METHOD

The research method employed in this study is a literature review. This method was selected because the study aims to analyze hospital strategic management within the JKN era, focusing on adaptation and innovation to enhance the quality of patient care. The study utilizes secondary data obtained from various literature sources—such as scientific journals, articles, and textbooks—pertaining to hospital strategic management in the JKN era. Sources were selected based on their relevance to the research topic and their publication within the last five years, applying criteria such as accuracy, currency, and credibility. Furthermore, the data collection process involved a systematic and comprehensive search to gather relevant and reliable information regarding the subject of the study.

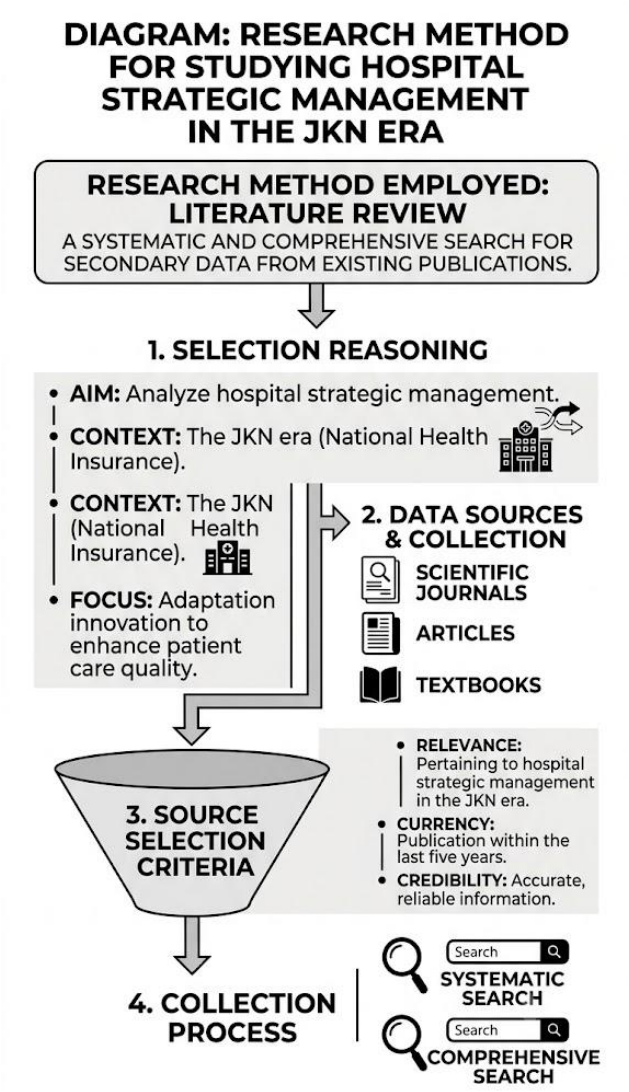


Figure 1. Research Method

III. DISSCUSSION

A. *Strategic Management Relevant to JKN*

The implementation of the National Health Insurance (JKN) program in Indonesia has significantly transformed the healthcare sector landscape [2]. Research by Nugraheni et al. (2021) demonstrates that two hospitals—RSUD Dr. Iskak Tulungagung and RSUD An-nisa Tangerang—successfully adapted and thrived in the JKN era by employing four key strategies: business process efficiency, investment in human resources, customer relationship management, and stakeholder collaboration and support [1].

BPJS Kesehatan applies the principles of "quality control and cost control," aiming to prevent waste in healthcare services without compromising patient safety. Service quality is defined as the alignment of healthcare services with professional standards through the optimal use of available resources, thereby meeting customer needs and achieving optimal health outcomes. High-quality service generally correlates with patient satisfaction. Service quality can be assessed across five dimensions: reliability, responsiveness, assurance, empathy, and tangibles. A study at Bina Sehat Hospital in Jember (p-value = 0.00) revealed a relationship between the responsiveness dimension of service quality and patient satisfaction (Hanani, 2016). This finding aligns with research conducted at PKU Muhammadiyah Hospital in Yogyakarta (p-value = 0.028), which also identified a link between responsiveness and patient satisfaction [8]. Regarding cost control, payments from BPJS to hospitals are not based on specific services received by the patient but rather on the diagnosis, utilizing the INA-CBGs tariff system, which categorizes costs according to disease type. Consequently, hospitals must adhere to efficient treatment procedures in accordance with applicable tariff guidelines to avoid financial loss. Efficiency and effectiveness are crucial elements of hospital management business processes and are key to surviving and growing in the JKN era. Efficiency ensures smooth hospital operations, while effectiveness ensures that the services provided successfully treat patients. This efficiency is also crucial for maintaining a positive hospital cash flow, which reflects the hospital's financial health in its operations [9]. Hospitals must keep costs below the rates set by BPJS while prioritizing patient safety and quality of care [10].

Human Resource Management (HRM) within hospital strategic management is a key factor influencing organizational success. Hospitals must be capable of strategically managing medical personnel, nurses, and support staff to create a productive, high-quality work environment capable of delivering adequate patient care. Talent management, continuous training programs, and employee competency development are vital components of hospital development strategies. When hospital management integrates learning processes with performance, ensures employee well-being to maintain engagement and satisfaction, and fosters a sense of employee social responsibility toward the hospital, the result is a positive impact on patient satisfaction [1], [7].

Hospital customer relationship management fosters patient retention by delivering excellent service—without discriminating between JKN (National Health Insurance) and non-JKN patients—and by leveraging proactive word-of-mouth strategies regarding the quality of care provided. Proactive customer service can generate a powerful impact on superior value, customer satisfaction, and loyalty. Such a proactive approach involves soliciting customer feedback, addressing customer needs, and offering rewards to loyal patients—practices already implemented by the two hospitals in question [1].

Collaboration between hospital management and various stakeholders enhances care quality (partly through rationalization and optimization) and improves integrated care by streamlining patient flow via vertical integration [1], [11]. Other studies conclude that hospital management requires collaboration among all stakeholders to ensure strategies are implemented without significant obstacles. Management support enhances the success of organizational change. Collaboration among owners, management, regional leaders, local institutions, and healthcare professionals—aimed at understanding organizational issues—is crucial for determining the changes needed to improve hospital efficiency [12].

Other strategic management measures, such as the implementation of technologies like electronic medical records, telemedicine, and hospital management applications, have transformed how hospitals operate, deliver services, and interact with patients. Utilizing these technologies not only boosts operational efficiency but also enhances patient satisfaction through faster, more accurate service delivery [6]. Increasingly intense competition in the healthcare sector has significantly impacted the improvement of hospital management quality. This competition pressures hospitals to continuously enhance their performance and remain proactive regarding both operational efficiency and the quality of patient care. Operating in a competitive environment, hospitals tend to adopt innovative measures to ensure they remain relevant and capable of delivering high-quality services [6].

Analyses of strategic management across various hospitals demonstrate how the implementation of appropriate strategies can boost operational efficiency, service quality, and competitiveness. Consequently, effective hospital strategic management must consider a range of dimensions—spanning human resources, finance, and technology to external collaboration. An integrated, data-driven approach is crucial for creating hospitals that are adaptive, innovative, and competitive within a constantly evolving environment [1], [2], [6], [10].

B. Strategic Management Adaptation in JKN Implementation

Hospitals are required to implement strategies to adapt to the transformations resulting from payment system reforms. These adaptation strategies focus on ensuring the long-term financial sustainability of hospitals within an ever-changing market [1]. The strategic such as:

- Establishing Standard Operating Procedures (SOPs) or Service Quality Indicators
- Establishing Casemix Teams and Case Managers
- Accelerating the Claims Process and Maintaining Good Relations with BPJS Kesehatan
- Accelerating the Claims Process and Maintaining Good Relations with BPJS Kesehatan
- Periodic Clinical and Regulatory Training for Medical Staff and Staff Performance Recognition

- Maintaining Collaboration with Policymakers and BPJS Kesehatan
- Adjusting Hospital Tariffs
- Allocating Reserve Funds
- Developing Hospital Services Based on Local Wisdom
- Allocating Reserve Funds

Establishing Standard Operating Procedures (SOPs) or Service Quality Indicators

Regarding service quality, the strategy involves developing an internal business process perspective by creating SOPs, compiling a hospital formulary, and evaluating adherence to clinical pathways (CPs) and service quality indicators—covering clinical quality, management, and patient safety—alongside implementing controls and periodic operational audits [7]. By implementing SOPs or service quality indicators, hospitals can enhance their reputation, boost patient satisfaction, and ensure that the care provided meets the highest standards expected by the public and regulatory bodies [2]. Clinical Pathways (CPs)—a multidisciplinary approach involving all relevant professions—serve as tools to guide evidence-based healthcare, translating clinical practice guideline (CPG) recommendations into actual clinical care processes within healthcare facilities. CPs are crucial for improving healthcare quality, with impacts that include reducing the hospital Length of Stay (LOS) and patient costs, as well as improving patient outcomes [7].

Establishing Casemix Teams and Case Managers

The role of a case manager is to prevent unnecessary patient examinations or the provision of unneeded facilities during the course of treatment. This team aims to achieve optimal efficiency in patient care delivery while maintaining treatment quality. Meanwhile, the Casemix team is responsible for ensuring that patient diagnoses are accurately formulated based on the patient's actual condition, thereby securing claim amounts that comply with BPJS Kesehatan regulations [7], [10], [13].

Accelerating the Claims Process and Maintaining Good Relations with BPJS Kesehatan

The claims process is accelerated by increasing staffing levels and developing synchronization systems between BPJS and the hospital's own systems; transitioning from hardcopy to softcopy formats makes document processing faster and more efficient. Through this strategy, the hospital successfully reduced the time required to process claims from 10 minutes to approximately 3 minutes per document, helping RS Prima Medika catch up on a three-month backlog of claims [10], [13]. An-Nisa Hospital Tangerang serves as a concrete example of an institution that has established effective claims management by submitting claim files to BPJS Kesehatan in a timely manner. Verified claims are scheduled for submission to BPJS Kesehatan on the 3rd and 21st of each month [1].

Periodic Clinical and Regulatory Training for Medical Staff and Staff Performance Recognition

Hospital personnel require periodic training to maintain their skills and the quality of healthcare services provided to patients. Staff must also be kept up-to-date—particularly regarding regulations—to enable them to fulfill their roles within hospital management effectively. Dr. Iskak Regional General Hospital (RSUD) in Tulungagung exemplifies this approach by conducting regular training and establishing an accredited internal training program. They also ensure employee welfare by negotiating remuneration packages designed to exceed those offered by competing hospitals—a strategy management employs to foster employee loyalty.

RS An-Nisa Tangerang cultivates an organizational environment that fosters excellence among its employees. All nursing staff hold the minimum required nursing qualifications, while the entire senior management team possesses postgraduate degrees. The hospital provides scholarships for employees wishing to pursue further education and conducts annual comparative study visits to top-tier hospitals abroad. Organizationally, RS An-Nisa Tangerang instills a culture of service and hard work in every staff member. To ensure loyalty, the hospital recognizes performance by granting doctors a 30% equity stake and distributing a share of profits when the hospital performs well [1].

Maintaining Collaboration with Policymakers and BPJS Kesehatan

Hospitals such as RS Prima Medika and RS Panti Rahayu maintain positive relationships with BPJS Kesehatan by establishing anti-fraud teams to prevent irregularities in service delivery or claim submissions. These teams play a crucial role in sustaining effective cooperation between the hospitals and BPJS Kesehatan [10], [13].

Adjusting Hospital Tariffs

Hospitals must implement cost controls when discrepancies arise between actual hospital rates and INA-CBG rates. To avoid negative financial variances, they employ cost-containment strategies, such as rationalizing the costs associated with specific services. Cost containment efforts undertaken include enhancing efficiency, analyzing unit costs, optimizing payment systems, and standardizing services [4]. However, the pursuit of efficiency must not come at the expense of patient safety or the quality of healthcare services, both of which must be rigorously maintained. This presents a significant challenge for hospitals: on one hand, they must achieve efficiency to avoid financial deficits, while on the other, they must uphold service quality and ensure patient safety [13]. RS An-Nisa Tangerang targets a patient base where 90% are JKN (National Health Insurance) participants. Given this target market, the hospital employs a low-cost business strategy across all operational aspects—such as prioritizing generic drugs over patented ones, procuring medicines via the e-catalog system, and leveraging technology and digitalization to drive efficiency. Digitalization helps accelerate service workflows, reduce paper usage, and minimize service errors, thereby lowering the hospital's

operational costs [1].

Allocating Reserve Funds

Many hospitals frequently experience months-long delays in claim payments. Addressing this issue requires adapting the management of reserve funds to mitigate disruptions to hospital operations. Dr. Iskak Regional General Hospital (RSUD) in Tulungagung addressed this challenge by reallocating hospital development funds to cover operational costs while awaiting payment of BPJS Kesehatan claims. These development funds were originally earmarked for the construction of new buildings and additional hospital beds. Dr. Iskak RSUD is one of the hospitals that no longer receives government subsidies. Despite the lack of subsidies, the hospital has proven capable of maintaining optimal operations, achieving a Cost Recovery Rate (CRR) of 104% in 2018. As another example, An-Nisa Hospital in Tangerang utilized a Supply Chain Financing (SCF) program to maintain its cash flow during periods of delayed claim payments from BPJS Kesehatan [1].

C. Innovation in Improving Healthcare Service Quality in the JKN Era

Developing Hospital Services Based on Local Wisdom

A hospital's identity and culture can be shaped by its ties to the local community, which in turn influence operational efficiency and community engagement in healthcare service development. Implementing locally relevant strategies has also proven effective in enhancing service quality [6]. The strategies implemented by Prima Medika Hospital aim to ensure operational sustainability and maintain patient loyalty, particularly when facing challenges arising from disparities between BPJS Kesehatan (national health insurance) rates and hospital charges. One initiative involves fostering patient loyalty through a local-wisdom-based approach via the Community Health Service Unit (UPKM), which provides health education and support to the community [10].

Use of Outsourcing

Outsourcing is utilized for various support services, such as cleaning, medical waste management, and security. This measure helps reduce operational costs and allows management to focus on core services—namely, patient care [6].

Investment in Information Technology Systems

Information technology-based healthcare services have become a necessity in the current digital era. The use of technology—ranging from medical equipment to computerized systems—has proven capable of boosting efficiency, particularly regarding service speed, while ensuring predictable wait times, transparency, and accountability in patient data management, all of which positively impact service quality. Overall, the computerization of patient records improves care quality and lowers operational costs, especially concerning the storage and management of physical documents [6], [14]. Furthermore, the adoption of information systems and technology is widespread today. IT-based systems enable hospitals to manage clinical and administrative information more efficiently, accelerate decision-making processes, and ensure that generated data is accessible and usable across all organizational departments. Research at Karen Hospital demonstrates that investment strategies in medical technology—specifically within the cardiology department—have successfully enhanced the hospital's competitiveness. However, challenges regarding funding and resistance to change remain obstacles that must be addressed [6]. To avoid long patient queues, other technological innovations have been implemented at Dr. Regional General Hospital (RSUD). Dr. Iskak Hospital in Tulungagung developed the "Si Poetri" application for online patient registration, eliminating the need to queue at the hospital; this initiative resulted in a Public Satisfaction Index score of 83.05 in 2018. The hospital also implemented a "floating slip" system and an electronic medication management system known as "Si Monic." The floating slip is a digital system that streamlines correspondence processes, allowing for accurate monitoring and faster bureaucratic workflows. Meanwhile, Si Monic is a medication procurement system integrated with the hospital's information system to prevent stockouts and avoid manipulation during procurement [1]. Another example is the development of a screening management application by the Integrated Service Center (MPP) at RSUP Persahabatan in Jakarta; the application was found to be highly beneficial in enhancing the effectiveness and efficiency of screening and the reporting of results by case managers. This resulted in screening processes that were more effective and efficient in terms of time, cost, and resource utilization. Additionally, the Jakarta Islamic Hospital in Pondok Kopi developed a web-based application for outpatients using the waterfall methodology, making outpatient services more effective and efficient and thereby improving patient satisfaction [1].

Establishing patient complaint services

Hospitals are required to prioritize improving service quality by being more responsive to patient feedback [6]. Hospitals establish complaint-handling units tasked with circulating to resolve grievances and assist patients who may be confused while seeking treatment [1].

Creating competitive service advantages and increasing service capacity

Heightened competition compels hospitals to focus on enhancing patient services, reducing medical errors, and optimizing workflows to remain competitive in the healthcare market. Developing a hospital's "center of excellence" or superior service offering is an innovative strategy to counter competitors by providing better patient care. For instance, Panti Rahayu Hospital developed a competitive advantage through an Emergency Department (ED) service characterized by speed, responsiveness, and agility, supported by comprehensive diagnostic equipment, all while prioritizing a friendly attitude toward patients [13].

Directly capturing patients

Hospitals can increase patient visits by directly collecting patients or by opening network clinics that refer patients to the main hospital. A prime example is Dr. Iskak Regional General Hospital (RSUD) in Tulungagung, which adopted the motto "Hospital Without Walls." This reflects a social responsibility to provide healthcare services not only within the hospital premises but also in the community. This service is delivered through the development of a Public Safety Center (PSC) system. The system ensures a rapid response to all life-threatening emergencies, such as sudden illness, traffic accidents, natural disasters, fires, civil unrest, and more. The public can access these services via telephone or an emergency button application. The system automatically fosters effective cross-sector collaboration among the district health office, community health centers (Puskesmas), private hospitals, the regional disaster management agency, the police, and the fire department to ensure a swift emergency response. The system aims for a "zero-minute" response time, meaning immediate handling by personnel. For example, in the event of a fire, the fire department can respond immediately to extinguish the blaze, while community health centers and private hospitals can promptly provide medical care to victims. The PSC is supported by a comprehensive and modern emergency unit known as INSTAGRAM, a strategy designed to enhance hospital services. Service report data indicates that 80% of inpatients—reaching a volume of 150 people per day—originate from the Emergency Department (IGD). The PSC and INSTAGRAM systems allow the hospital to operate without disruption from the tiered referral regulations implemented by BPJS Kesehatan [1]. As an example, Panti Rahayu Hospital has established two clinics to capture patients from the Wirosari and Sulursari districts, thereby aiming to increase patient referrals to the hospital [13]. Other strategies—such as expanding services, increasing capacity, and implementing low-cost principles—have been adopted by An-Nisa Hospital in Tangerang [15]. This hospital maintains an annual profit margin of 15–20% by increasing service capacity and maximizing existing assets, while simultaneously reducing fixed costs on a per-unit basis. The hospital calculates unit costs based on INA-CBGs, enabling management to identify disease groups that pose financial risks. Furthermore, the hospital utilizes generic medicines, manages the length of hospital stays, and enhances diagnostic support to improve cost control. The hospital's Cost of Goods Sold (COGS) accounts for only 10–12% of its total costs [1].

Shifting Marketing Strategies

Innovation in marketing strategies can boost hospital visits while simultaneously projecting a positive image for the hospital. Currently, RS An-Nisa Tangerang relies on word-of-mouth recommendations from patients who have previously visited the facility. To achieve revenue margins exceeding the industry average for hospitals in Indonesia, hospital management optimizes existing assets and increases service utilization capacity. RS An-Nisa Tangerang aims to generate a turnover of 15 billion using this marketing strategy, which incurs a cost of only 5–6 million [1].

IV. Conclusion

Effective strategic management in hospitals has a significant impact on improving operational efficiency, competitiveness, and the quality of healthcare services. Hospital strategic management can be structured as a strategy for adaptation and innovation in the JKN era. The similarity of strategies implemented by several hospitals in Indonesia has proven successful and can therefore be used as a practical reference in healthcare system reform. The implementation of appropriate adaptive and innovative strategies in the JKN era helps ensure proper hospital management while improving the quality of healthcare services, thereby maintaining patient satisfaction.

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