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THE RELATIONSHIP BETWEEN INDIVIDUAL CHARACTERISTICS, ACCESS AND PERCEPTIONS OF HEALTH SERVICES FOR THE SELECTION OF BPJS REFERRAL HOSPITALS WITH HEMODIALYSIS PATIENTS IN MEDAN CITY.

Firsty Nanquita Siagian¹, Siti Khadijah Nasution², Juanita⁽³⁾

Hospital Administration, Faculty of Public Health, University of North Sumatra

University Street No. 21 USU Campus, Medan 20155, Indonesia

** firstysiagian96@gmail.com*

ABSTRACT

Choosing a BPJS referral hospital is an important decision for an individual who is sick and needs a more specific medical service for their illness. Hemodialysis is a replacement therapy for damaged kidney function that requires repeated actions. This study aims to determine how the influence of individual characteristics, access and perceptions of health services on the selection of BPJS referral hospitals for hemodialysis in Medan City. The type of research used in this study was an analytic survey with a cross-sectional study design, which was conducted on hemodialysis patients who underwent hemodialysis therapy at Malahayati Islamic Hospital, USU Hospital and Rasyida Kidney Specialty Hospital October 2024 with a sample of 100 people taken with accidental sampling technique. The results showed that education, income, hospital image, health worker services, patient safety, travel distance and hospital cleanliness/comfort had an influence on the selection of BPJS referral hospitals for hemodialysis in Medan City. Conduct information campaigns through social media, radio and print media to reach the wider community. The information delivered should be easy to understand and relevant to the needs of patients with renal failure and ensure that hemodialysis services are easily accessible to patients newly diagnosed with renal failure.

Keywords: Referral Hospital, BPJS, Health Services, Hemodialysis

INTRODUCTION

Health is one of the most important aspects of human life. Everyone will strive to maintain their health status. One of the efforts to maintain this degree of health is by using health services provided by the government and the private sector. The government and the private sector have provided several health services that are physical buildings for the community such as hospitals, health centers, nursing homes, and health services. In addition, there are health service programs, one of the programs organized by the

Government of Indonesia is the National Health Insurance

16 (JKN) program which is operationally carried out by the Social Security Organizing Agency (BPJS). 13 The Ministry of Health of the Republic of Indonesia has renewed the guarantee with health facilities at the first level in the established health programs (Permenkes RI, 2024)

17 Health care facilities that cooperate with BPJS health are hospitals, where hospitals are advanced health facilities. One of the tangible manifestations of public service provision in the health sector is the existence of hospitals. 8 According to Law No.47 of 2021, hospitals are health service institutions that organize

comprehensive individual health services that provide inpatient, outpatient, and emergency services.

Health services provided by hospitals are holistic or comprehensive ranging from prevention, healing to disease recovery (Depkes RI, 2021). In line with the increasing demands of the community for medical services, the community has become more selective in choosing services from a hospital. This change is also caused by the increasing education and socio-economic conditions of the community, which has led to a tendency in the community to demand better and higher quality hospital services. The number of hospitals that have been established is an inevitable form of competition in the health industry in terms of financing systems, service quality, product excellence, technology and innovation in the field of medical services (UU RI, 2021). Dynamic community conditions, a sufficient economy and easy access to information also influence patients in determining the choice of health services.

In the context of hospital services, patients have full authority to make a decision in the use of hospital services both in services that are safe, comfortable and can meet the needs and expectations of patients. Although the costs incurred are not small because patients want satisfying services to overcome their health problems. The more perfect the service the patient feels, the better the patient's description of the quality of health services (Biyanda, 2017; Chriswardani, 2020)

Persistent behavior in making choices to select wellbeing care offices in clinics is impacted by a few factors/components. Agreeing to Kotler (2012), components that impact choices to select benefit offices are social variables, social variables, person components and mental components. Social variables comprise of reference bunches, family, part and

status. Social components incorporate culture, sub-culture, social course. Person (individual) components incorporate age, occupation, financial conditions, way of life, identity, self-concept. Mental components incorporate inspiration, discernment, information, convictions, and states of mind. With the trust that patients will pick up a sense of security in assembly their needs in fathoming their wellbeing issues (Coulter, 2013).

The results of several studies related to low access to health services found that several factors can influence decision-making in the use of health services that occur in the community. The study found that service quality, hospital image and image of health workers can influence decision making in health service utilization; the role of family; income, perceptions of distance to service facilities, health service facilities, perceptions of health service costs and the availability of health service facilities and facilities can influence decision making in the use of health services (Mujahidah, 2021).

There are certain things that are considered or the background of decision making in the use of health services. According to Sarwono (2020), the decision to seek health services is influenced by three components, namely predisposition, enabling, and need.

In an effort to win the competition, hospitals must provide value and satisfaction to patients through quality services at competitive costs. Patients will be willing to pay more for quality services. Patients' considerations in assessing hospital services are generally based on information they receive or obtain from friends or family who have visited the hospital. Patients use various

considerations to make decisions about choosing a hospital (Ivany, 2021).

According to various research results, patient decision making in choosing a referral hospital is influenced by several factors, including hospital facilities, completeness in terms of the number and specialization of doctors, easy administration, fast service time, comfort in terms of room cleanliness and inpatient room atmosphere and good communication from nurses and doctors, distance from home, easy access to transportation and security (Ivany, 2021; Ratna, 2021; Puspita, 2020; Rohayani, 2020).

Hospital quality is a benchmark for health care services. If a hospital has succeeded in providing health services well so as to provide satisfaction to its clients, it means that the hospital has good quality. In order to maintain the quality of hospitals that can compete, a hospital must be of high quality and must meet the criteria for community needs (Fitria, 2016). Patients will tend to choose to return or decide to get treatment at the same hospital if the patient is satisfied with the services they receive (Hendrik, 2019).

Renal failure is a state of sudden decline in kidney function. Renal failure occurs when the kidneys are unable to transport the body's metabolic waste or perform their regular functions (Mait, nurmansyah, 2021). The prevalence of chronic kidney failure according to the World Health Organization (2018) is one of the world's major health problems, globally around

1 in 10 of the world's population has identified chronic kidney disease (Paath, Masi, 2020). The results of Riskesdas (2018) said that the number of sufferers in Indonesia alone reached 3.8% of the total population of Indonesia, only 19.3% of patients with chronic kidney failure

underwent dialysis therapy.

Hemodialysis is a therapy to replace the function of the kidney that has been damaged. The action of dialysis can remove body waste, excess fluid and help maintain the balance of electrolytes and ph (acid and alkaline balance) at levels that the body can tolerate (Cahyaningsih d. 2019).

Hemodialysis patients require services, the involvement of doctors and nurses, and the use of more facilities, so the quality of service is felt to be more important. Doctors are the elements of the hospital that play the biggest role and so are the services provided by nurses because they are directly related to the patient's healing process both physically and psychologically (Nuralim, 2019).

Data from BPJS North Sumatra in 2021, the number of general hospitals in North Sumatra is 179 units and 14 special hospitals, while in Medan City there are 53 units and 17 special hospitals (BPJS, 2021). From the initial survey conducted by researchers, the average number of BPJS hemodialysis referral patients at Malahayati Hospital every month is 47 people, the average BPJS hemodialysis referral patient at the University of North Sumatra Hospital is 70 people, and the average BPJS hemodialysis referral patient at Rasyida Kidney Special Hospital is 240 people.

The purpose of this study was to determine the relationship between individual characteristics, access and perception of health services with the selection of hemodialysis referral hospitals in Medan City, namely at Malahayati Hospital, University of North Sumatra Hospital and Rasyida Kidney Specialty Hospital.

RESEARCH METHODS

Type of Research

This research is a quantitative study with a *Cross Sectional Study* design.

Population and Sample

The population of this study were 357 patients who came for hemodialysis to Malahayati Hospital, North Sumatra University Hospital and Rasyida Kidney Special Hospital.

The sample size in this study was 100 people.

Data Collection Methods

1. Primary data

Primary data was taken from the results of distributing questionnaires to obtain information about factors that influence hemodialysis patients in choosing a referral hospital. The questionnaire used in this study was a modified questionnaire. The statement items in the questionnaire were then adjusted to the definition

2. Secondary data

Secondary data in this study are hospital profiles of Malahayati Hospital, North Sumatra University Hospital and Rasyida Kidney Specialty Hospital and the number of hemodialysis patients in October 2024 at Malahayati Hospital, North Sumatra University Hospital and Rasyida Kidney Specialty Hospital.

Dependent Variable

1. Selecting a referral hospital:

1. Did not choose a referral hospital
2. Choosing a referral hospital

Independent Variable

1. Education

- 1 Secondary education (elementary to high school)

2. Higher Education (Diploma/S1/S2)

2. Work
 1. Work
 2. Not Working
3. Revenue:
 1. < Medan MSE
 2. >UMK Medan
4. Hospital image:
 1. Not good
 2. Good
5. Health worker services:
 1. Not good
 2. Good
6. Patient safety:
 1. Not good
 2. Good
7. Distance traveled:
 1. Deep
 2. Near
8. Cleanliness and comfort:
 1. Less clean
 2. Clean and comfortable

Data Analysis

Method

Univariate

Analysis

All research variables were conducted to obtain an overview of the variables of individual characteristics, access to and perception of health services and hemodialysis referral hospital selection in Medan City.

Bivariate Analysis

Bivariate analysis is useful to see the relationship between the independent variables of Characteristics (Education, Occupation, Income), Perception of health services (hospital image, health worker services, security), Access to hospital services (distance and cleanliness) with the dependent variable (hemodialysis referral hospital selection in Medan City). The type of data is categorical with the analysis technique used is *chi square*. If the *p* value <0.05 means there is a significant relationship between the two variables.

RESEARCH RESULTS

Analysis Results

Frequency Distribution of Characteristics (Education, Occupation, Income), Perception of health services

(hospital image, health worker services, safety), Access to hospital services (distance and cleanliness) and Selection of hemodialysis referral hospital in Medan City.

Variables	n= 100	Percentage(%)
Education		
Secondary education	48	48
Higher education	52	52
Jobs		
Work	93	93
Not Working	7	7
Revenue		
< MSES	59	59
> MSES	41	41
Hospital image		
Good	92	92
Not good	8	8
Health worker services		
Good	92	92
Less Good	8	8
Securit		
Good	91	91
Not so good	9	9
Distance traveled		
Close/affordable	97	97
Deep	3	3
Cleanliness/comfort		
Good	86	86
Not so good	14	14
Choosing a Referral Hospital		
Choose	94	94
Not Voting	6	6

In the variable Characteristics of respondents in this study, education is more in the high category as many as 52 respondents (52%), working as many as 93 respondents (93%), who have the most income < UMK Medan City as many as 59 people (59%), Based on the results of measuring hospital image variables more in the good category, namely 92 respondents (92%), health worker services more in the

good category as many as 92 respondents (92%), Security more in the good category as many as 91 respondents (91%). Based on the measurement results, the distance traveled variable is more in the close/reachable category, namely 97 respondents (97%). Cleanliness/comfort is more in the good category as many as 86 respondents (86%).

Bivariate Analysis Results

The relationship between education, occupation, income, hospital image, health worker services, patient safety, travel distance, and

cleanliness/comfort with choosing a BPJS referral hospital for Medan hemodialysis patients 2024.

Variables	Selection of BPJS Referral Hospital for Hemodialysis Patients						P-value
	Not Voting		Choose		Total		
	n	%	n	%	n	%	
Education							
Medium	0	0	48	48	48	100	0,015
High	6	6	46	46	52	100	
Jobs							
Work	6	6	87	87	93	100	0,488
Not Working	0	0	7	7	7	100	
Revenue							
<UMK	1	1	58	58	59	100	0,030
≥ MSE	5	5	36	36	41	100	
Hospital Image							
Good	4	4	88	88	92	100	0,018
Not good	2	2	6	6	8	100	
Health Worker Services							
Good	4	4	88	88	92	100	0,018
Not good	2	2	6	6	8	100	
Security							
Good	4	4	87	87	91	100	0,032
Less Good	2	2	7	7	9	100	
Distance Traveled							
Near	5	5	92	92	97	100	0,043
Deep	1	1	2	2	3	100	
Cleanliness/Comfort							
Good	3	3	83	83	86	100	0,009
Not good	3	3	11	11	14	100	

The results of the *chi-square* test show that of the 8 independent variables, there are 7 (seven) variables that are significantly associated with choosing a BPJS referral hospital for Medan 2024 hemodialysis patients, namely Education, Income, Hospital Image, Health Worker Services, Security, Distance, and Cleanliness / Comfort. This is indicated by the sig-p

value of the 7 variables whose *p*.value is smaller than 0.05.

DISCUSSION

Relationship between Characteristics and Selection of BPJS Referral Hospital for Hemodialysis in Medan City

Respondent characteristics of individual education level variables have a significant relationship with BPJS referral

hospital selection for hemodialysis in Medan City with a significant value of

0.015. This also means that the level of individual education is significantly related to the selection of BPJS referral hospitals for hemodialysis in Medan City. The results of this study are in line with research conducted by WK Sari, et al (2024) that education is a factor that influences an individual to make a decision regarding health services. There is a significant relationship between education level and patient perception, where patients with lower education have high satisfaction compared to patients with higher education. This proves as explained by Notoatmodjo (2005), that education level is one of the factors that influence a person's expectations and perceptions of health services. The higher a person's education, the more they will understand about health. According to Tjiptono (2007), someone with lower education tends to perceive good service compared to those with higher education. According to Jacobalis (2000), the level of instruction can impact a person's levelheaded and nonsensical attitude in making choices, utilizing, or utilizing a wellbeing benefit. A person's information and desires of administrations will increment when their level of instruction is higher, so that the level of fulfillment of a individual with higher instruction will diminish when desires are not met (Yurumezoglu, 2007). In this manner, the higher the patient's level of instruction, the higher their desires and requests for wellbeing administrations. The results of the study of the Work variable most patients in the working group stated that they chose the BPJS referral hospital for hemodialysis in Medan City. Then for the non-working group all also chose the BPJS referral hospital for hemodialysis in Medan City. The results of statistical tests on the

results show that the work variable does not have a significant relationship with the patient's decision to choose a BPJS referral hospital for hemodialysis. Work can influence a person in choosing a place of health care because work is related to income. However, work does not always influence choosing a place of health care, even though a person's type of work is different, their expectations for health are very high, to get the best health services. So there is no effect of job type on health service utilization (Nurlinda and Suprianto, 2014). In the results of this study, work is not one of the factors for patients choosing BPJS referral hospitals. Because in both groups, both those who work and do not work, both are almost equally likely to choose BPJS referral hospitals for hemodialysis in Medan City. According to the regulation of the Health Social Security Organizing Agency in 2021, the National Health Insurance (JKN) is part of the National Social Security System (SJSN) which is organized using a mandatory social health insurance mechanism aimed at meeting the basic health needs of a decent society provided to everyone who has paid contributions or whose contributions are paid by the Government (Permenkes RI, 2014). This means that every worker from various sectors and also the families of workers, both working and not working, can get BPJS services in health services regardless of their working or non-working status.

Based on the income variable, it has a significant relationship with the selection of BPJS referral hospitals for hemodialysis in Medan City with a significant value of 0.030. This also means that income is significantly related to the selection of BPJS referral hospitals for hemodialysis in Medan City. This research is in line with (Napirah et al., 2016) at Puskesmas Tambarana Poso Pesisir District Poso Regency based on research showing that income factors are related to demand for health services with respondents' income with a p value of 0.004. An

increase in family income will increase for health services, most of which are normal goods. However, there are also some health services that are inferior goods, namely an increase in income actually causes a decrease in consumption. This is the case with puskesmas and government hospitals. Those who have will not like services that take a lot of time because they are busy, so they prefer private clinics or hospitals that are felt to be able to serve quickly without spending a lot of time. Income is one of the indicators to assess welfare levels in addition to education and health. A person's income has an impact on their employment status and the cost of living that must be incurred daily to fulfill their needs. A family with a high income can fulfill their family's needs better than a family with a medium or small income.

In making decisions, individuals will receive input from other people and the views of the surrounding environment regarding the decisions they will make. Similarly, individuals who want to make decisions in choosing a hospital to get services, individuals will get input from other people and the views of the surrounding environment regarding the hospital they will choose, so in this aspect it relates to the external influence of individuals which will cause to be able to make decisions because they get input from other people and the views of the surrounding environment. In the context of referral hospital selection, circumstances can influence hemodialysis patients' decisions in choosing a referral hospital. In this study using the hospital image variable where the hospital image is obtained from individual experiences and perceptions of hemodialysis services at the referral hospital. The results showed that hospital image has an influence on referral hospital selection.

Relationship between Health Service Perception and Selection of BPJS Referral Hospital for Hemodialysis in Medan City

Based on the hospital image variable, it has a significant relationship with BPJS referral hospital selection for hemodialysis with a p value of 0.018. This also means that the hospital image is significantly related to the selection of BPJS referral hospitals for hemodialysis in Medan City. The results of this study are in line with research conducted by Puspita L, et al (2020) and strengthened by Untari RD, et al (2021) that there is a relationship between hospital image and BPJS referral hospital selection for hemodialysis in Medan City. Hospital image is described as the perceptions and beliefs held by consumers, as reflected in the associations that exist in consumers' memories (Kotler in Wilson, 2018). A better hospital image will encourage an increase in the decision to choose the use of health facilities by patients. In the medical world, hospital image plays a strategic role in helping hospitals reach and attract patients for medical services. Hospital image is a person's knowledge and attitude towards a product or service that gives an impression and message that a person perceives on a brand also affects a person's intention to take an action against a brand. Thus, a favorable hospital image helps strengthen a patient's intention to choose a hospital.

Based on the health worker service variable, it has a significant relationship with BPJS referral hospital selection for hemodialysis with a significant value of 0.018. This also means that health worker services are significantly related to the selection of BPJS referral hospitals for hemodialysis in Medan City. The results of this study are in line with research conducted by Puspita L, et al (2020) that there is a relationship between health worker services and referral hospital selection. Research conducted by Novitasari (2022) says that amazing benefit influences persistent fulfillment. Investigate conducted at the

Muhammadiyah Babat Healing center, Lamongan Rule moreover appears that there's a relationship between fabulous benefit and quiet fulfillment (Lestari et al., 2019). The superior the quality of benefit given, the more noteworthy the fulfillment felt by clients (Silvia, 2018). One of the vital things in amazing benefit to realize persistent fulfillment is communication (Siregar, 2020). Excellent service points to supply administrations that can fulfill and fulfill the community (Jannah, 2016). The implementation of excellent service is a form of concern for customers or patients by providing the best service to facilitate the fulfillment of patient needs. The services provided to patients are oriented towards the interests of patients, not just the interests of companies or health agencies. Excellent service in hospitals greatly affects patient satisfaction. Good communication in excellent service is one of the efforts to improve service quality, so that patient satisfaction will be achieved. Therefore, it is hoped that hospitals can improve the implementation of excellent service by paying attention to communication aspects as a strategy to meet patient satisfaction.

Based on the security variable, it has a significant relationship with the selection of BPJS referral hospitals for hemodialysis with a significant value of 0.018. This also means that security is related to the selection of BPJS referral hospitals for hemodialysis in Medan City.

Reactions from emotions can be positive reactions (happy, happy and comfortable) or negative reactions (sad, afraid and angry) to each alternative choice and different situations. In this study using variables of health worker services and safety where health worker services are obtained from individual experiences and perceptions of hemodialysis services at the referral hospital selection referral hospital. For example, if hemodialysis patients

consider the services of health workers to be very satisfying and they feel happy, then they are more likely to return to that hospital. From the results of the study, health worker services have an influence on the selection of referral hospitals.

Relationship between Access to Hospital Services and Selection of BPJS Referral Hospital for Hemodialysis in Medan City

Based on the distance variable, it has a significant relationship with the selection of BPJS referral hospitals for hemodialysis with a significant value of 0.043. This also means that travel distance is significantly related to the selection of BPJS referral hospitals for hemodialysis in Medan City. The results of this study are in accordance with the research of Puspita L, et al (2020) which states that there is a relationship between location and the decision to choose a hospital.

Based on the cleanliness/convenience variable, it has a significant relationship with the selection of BPJS referral hospitals for hemodialysis in Medan City with a significant value of 0.009. This also means that cleanliness/comfort is significantly related to the selection of BPJS referral hospitals for hemodialysis in Medan City. The results of this study are in line with research conducted by Miranda Gracia, et al (2023) with the research title Factors Affecting General Patients Choosing Wava Husada Hospital Inpatient Installation During the Covid-19 Pandemic Period with the result that the decision-making process related to hospital selection is influenced by hospital hygiene factors.

Individual decision making already has goals, expectations and desires that will be achieved from their decisions. Similar to making decisions in choosing a referral hospital, individuals in choosing a referral hospital already have goals, expectations and desires for the hospital they will choose. In this study using the variables of distance traveled and cleanliness/comfort

of patients where distance traveled and cleanliness are obtained from individual experiences and perceptions of hemodialysis services at the referral hospital referral hospital selection.

CONCLUSIONS

Individual characteristics including education and income have a relationship with BPJS referral hospital selection for hemodialysis in Medan City.

1. Perceptions of health services which include hospital image, health worker services and safety have a relationship with the selection of BPJS referral hospitals for hemodialysis in Medan City.
2. Access to hospital services, including distance and cleanliness/comfort, has a relationship with BPJS referral hospital selection for hemodialysis in Medan City.