

**Analisis Pending Klaim Rawat Inap Di Rumah Sakit Umum Daerah
Waikabubak Tahun 2025**

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ABSTRAK

Pending klaim sering terjadi akibat ketidaklengkapan atau kesalahan dalam aspek administrasi, medis, atau coding. RSUD Waikabubak pada tahun 2024, terdapat 5,74 % berkas klaim rawat inap dan 5% klaim rawat jalan yang dipending. Dampaknya rumah sakit mengalami gangguan *cash flow*, keterlambatan pembayaran, dan penurunan mutu pelayanan. Penelitian ini bertujuan menganalisis faktor yang mempengaruhi pending klaim rawat inap di RSUD Waikabubak tahun 2025, berdasarkan variabel kinerja Robbins (*motivation, opportunity, dan ability*). Jenis penelitian kualitatif dengan teknik pengumpulan data dokumentasi, observasi, dan wawancara, sementara uji keabsahan data menggunakan metode triangulasi teknik dan sumber. Berdasarkan penelitian didapatkan variabel *motivation* menjadi penyebab *pending* karena *reward* dan *punishment* yang diberikan belum merata dan tertulis kepada seluruh staf. Berdasarkan variabel *Opportunity* tersedia *job description* berupa SK tetapi tidak lengkap sehingga staf JKN-Kis bekerja tidak mempunyai dasar sehingga mengakibatkan *pending* klaim, fasilitas petugas JKN-Kis seperti ICD-10/ICD-9 CM, komputer, scanner, dan printer masih terbatas sehingga memperlambat pengajuan klaim yang berdampak pada pending klaim. Selain itu, sistem SIMRS belum terintegrasi dengan v-klaim dan e-klaim, serta belum ada SOP yang mengatur proses verifikasi klaim. Variabel *Ability* beberapa petugas klaim tidak sesuai dengan kualifikasi pendidikan, kurang pengetahuan terkait klaim BPJS dan pending klaim, sebagian besar berpengalaman kerja kurang dari lima tahun, serta minimnya pelatihan atau sosialisasi terkait. RSUD Waikabubak perlu menerapkan sistem reward yang terstruktur, menyusun job description yang jelas, melengkapi fasilitas klaim, membuat SOP proses klaim, mengusulkan pelatihan bagi petugas BPJS, serta menerapkan sistem rolling pegawai sesuai kualifikasi pendidikan untuk meningkatkan efektivitas pengelolaan klaim.

Kata Kunci: Rekam Medis, BPJS, *Pending Klaim*

Analysis of Pending Inpatient Claims at Waikabubak Regional General Hospital in 2025

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ABSTRACT

Pending claims often occur due to incomplete or erroneous aspects of administration, medical records, or coding. At RSUD Waikabubak in 2024, 5.74% of inpatient claim files and 5% of outpatient claim files were pending. As a result, the hospital experienced cash flow disruptions, delays in payments, and a decline in service quality. This study aims to analyze the factors that affect inpatient pending claims at RSUD Waikabubak in 2025, based on the Robbins performance variables (motivation, opportunity, and ability). This is a qualitative study using data collection techniques such as documentation, observation, and interviews, while data validation was done through triangulation of techniques and sources. The study found that the motivation variable was a cause of pending claims due to the lack of evenly distributed rewards and punishments given to all staff. Based on the opportunity variable, there was a job description in the form of incomplete decrees, causing JKN-KIS staff to lack clarity, which resulted in pending claims. The facilities for JKN-KIS staff such as ICD-10/ICD-9 CM, computers, scanners, and printers were still limited, which slowed down the claim verification process. Furthermore, the SIMRS system had not been integrated with the e-claim system, and there were no SOPs regulating the claim verification process. As for the ability variable, several claims officers did not meet the required educational qualifications, had insufficient knowledge about BPJS claims and pending claims, and most had less than five years of experience, with minimal training or socialization. RSUD Waikabubak needs to implement a structured reward system, prepare clear job descriptions, complete the claim facilities, develop claim process SOPs, propose training for BPJS officers, and apply a rolling system based on educational qualifications to improve the effectiveness of claim management.

Keyword: Medical Record, BPJS , Pending Claim