

**Analysis of Factors Causing *Pending* BPJS Outpatient Claims at Level III
Baladhika Husada Hospital Jember in 2025**
Selvia Juwita Swari, S.KM., M.Kes

Desintya Belarisma Islamida
*Health Information Management Study Program
Health Department*

ABSTRACT

Baladhika Husada Level III Hospital Jember in 2024 faced a significant increase in pending outpatient health insurance claims, showing fluctuating and rising trends. The main causes of pending claims included incomplete documentation (345 cases), errors in diagnostic or procedural coding (5 cases), and repeated patient visits (441 cases). This study aimed to analyze the factors contributing to pending outpatient health insurance claims using Robbins. A qualitative research design was applied, with data collected through interviews, observation, and documentation. Respondents consisted of two coding officers, two attending physicians, one head of the casemix unit, three outpatient nurses, and three outpatient midwives. Findings revealed that ability was influenced by limited knowledge of claim procedures and coding among staff. Motivation was affected by low work drive due to the absence of a reward and punishment system. Opportunity factors arose from the lack of specific procedures for outpatient claims, coding processes, and checklist forms for document completeness. It can be concluded that all three variables contributed to the occurrence of pending claims. Recommendations for improvement include conducting routine training, implementing a reward–punishment system, developing clear procedures, and using checklist forms prior to claim submission.

Keywords: *health insurance, outpatient, pending claims, performance, Robbins*