

**PROGRAM STUDI S1 ILMU KESEHATAN MASYARAKAT FAKULTAS
KESEHATAN & INFORMATIKA INSTITUT KESEHATAN PAYUNG NEGERI
PEKANBARU**

Studi Literature Review, Pekanbaru, 2026

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**Analisis Kebijakan Tarif dan Efisiensi Pembiayaan BPJS Kesehatan
terhadap Keberlanjutan Rumah Sakit dan Kepuasan Pasien di Indonesia**

ABSTRAK

Program Jaminan Kesehatan Nasional (JKN) yang dikelola BPJS Kesehatan menggunakan sistem tarif INA-CBGs untuk efisiensi pembiayaan layanan kesehatan. Studi Literatur ini menganalisis kesesuaian tarif INA-CBGs dengan biaya riil pelayanan rumah sakit, dampaknya terhadap kinerja keuangan, serta pengaruh kebijakan tarif terhadap kualitas layanan dan kepuasan peserta JKN. Metode pedoman prisma 2020 dengan Literature Review terhadap 25 jurnal antara 2013-2025 digunakan. Hasil menunjukkan tarif INA-CBGs rata-rata 9– 15% lebih rendah dari biaya riil, menyebabkan tekanan keuangan dan risiko kebangkrutan rumah sakit, serta menurunkan kualitas layanan dan kepuasan pasien. Rumah sakit dengan manajemen efisien dan penerapan Activity-Based Costing dapat menekan kerugian dan mempertahankan mutu pelayanan. Kesimpulannya, perlu reformulasi kebijakan tarif berbasis biaya riil dan mutu pelayanan, peningkatan transparansi klaim, dan penguatan manajemen keuangan agar JKN berkelanjutan, efisien, dan adil.

Kata Kunci: BPJS Kesehatan, JKN, INA-CBGs, tarif rumah sakit, efisiensi, kepuasan pasien.

**UNDERGRADUATE PROGRAM IN PUBLIC HEALTH, FACULTY OF HEALTH
AND INFORMATICS, INSTITUT KESEHATAN PAYUNG NEGERI PEKANBARU**

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***Analysis of BPJS Healthcare's Tariff Policy and Financing Efficiency on
Hospital Sustainability and Patient Satisfaction in Indonesia***

ABSTRACT

The National Health Insurance Program (JKN) managed by BPJS Kesehatan uses the INA-CBGs tariff system for efficient healthcare financing. This Literature Study analyzes the suitability of INA-CBGs tariffs with the actual costs of hospital services, their impact on financial performance, and the influence of tariff policies on service quality and JKN participant satisfaction. A mixed method with a Literature Review of 25 journals between 2013-2025 was used. The results show that INA-CBGs rates are on average 9-15% lower than actual costs, causing financial pressure and the risk of hospital bankruptcy, as well as reducing service quality and patient satisfaction. Hospitals with efficient management and the implementation of Activity-Based Costing can reduce losses and maintain service quality. In conclusion, there is

a need to reformulate policies based on actual costs and service quality, increase claim transparency, and strengthen financial management to ensure the sustainability, efficiency, and fairness of the JKN.

Keywords: *BPJS Kesehatan, JKN, INA-CBGs, hospital rates, efficiency, patient satisfaction.*

