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A Gross Premium Model of Jember University Unej Medical Center (UMC) Student Health Care Maintenance

Model Premi Bruto (Premi) Jaminan Pemeliharaan Kesehatan Mahasiswa di UPT Unej Medical Center (UMC) Universitas Jember

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Abstract

Jember University has developed a Student Health Care Maintenance (SHCM) managed by UMC Technical Unit. The purpose of this research was to develop a gross premium model that most relevant for SHCM on Jember University UMC Technical Unit. This was a case study by model simulation to create a gross premium model for SHCM based on the utilization rate and the probability of being sick, conducted from May until August 2005 at Jember University. The respondents constituted of the head of Jember University, UMC head and staff, Jember University students of 2002-2004, the head of ASKES Jember branch office, and the head of Community Health Care Insurance of Sehat Bersama Jember. The respondents were 368 from 11,195 students. The result of study showed that the future health service package covered ambulatory-by-general-practitioners, -bydental, ambulatory-laboratory, ambulatory-by specialists, inpatientservice, emergency, and health education. In 2004, the financial support (subsidy) for SHCM was Rp43,796,397.00 (operational was Rp17,245,445.00). The unit cost at UMC general clinic was Rp10,740.00, at dental clinic was Rp13,889.00, and at specialist clinic was Rp108,970.00. The real premium, based on the utilization rate was Rp2,477.15, while based on the probability-of-being-sick was Rp2,308.57. The loading cost of SHCM consisted only of management cost i.e. Rp928.00. Gross premium count utilized 5 methods as follows: traditional, desired loss ratio, split retention, utilization rate, and sick probability methods (model 1-16). Model 1 was Rp3,406.00, model 2 was Rp3,120.00, model 3 was Rp3,174.00, model 4 was Rp3,963.00, model 5 was Rp3,846.00, model 7 was Rp3,694.00, model 8 was Rp3,119.00, model 9 was Rp3,679.00, model 10 was Rp3,543.00, model 11 was Rp3,492.00, model 12 was Rp3,346.00, model 13 was Rp3,405.00, model 14 was Rp2,973.00, model 15 was Rp3,237.00, and model 16 was Rp2,770.00. The head of Jember University insisted upon sticking his policy of the same SHCM premium Rp2,000.00/month/student. There was cost sharing at SHCM, a ceiling of Rp10,000.00 for medicines, etc. Payment system to health service provider was for salary and reimbursement. The first and second level health service provider was UMC itself, and the third level was all hospitals. This found a range between Rp2,770.00 to Rp3,963.00, pointing that not 1 out of 5 proposed gross premium models were appropriate for SHCM of UMC. In conclusion, the gross premium models developed by the researcher were not suitable for SHCM at Jember University UMC. Gross premium model that was recommended is sick-probability, at a minimum of Rp2,770.00

Keyword : premium, College, Health, Care, Maintenance, Medical Center,

Daftar Pustaka :