

## ABSTRACT

Development of Standard Operating Procedure (SOP) for Handling Pending JKN Claims at Universitas Muhammadiyah Malang General Hospital, Audya Khanina Firdaus (2024), Final Report, Diploma in Health Insurance (D3 ASKES), Poltekkes Kemenkes Malang, Supervisors: Subi Harianto, S.E., M.H., and Puguh Priyo Widodo, Amd., S.Si., MMRS

Fluctuating pending claims have become a major issue at Universitas Muhammadiyah Malang General Hospital. In the resolution process, only 4 out of 13 casemix staff members understand the applicable procedures, resulting in the frequent need for additional personnel when there is a surge in pending claims. The absence of a standardized Standard Operating Procedure (SOP) causes the process to rely heavily on specific individuals, which increases the workload and hinders knowledge transfer. Therefore, this study aims to formulate an SOP as a written and systematic guideline for resolving pending claims. This research employed a qualitative method with a descriptive approach. The study subjects consisted of casemix officers who understand the workflow of pending claim resolution. Data were collected through in-depth interviews, observations, and Focus Group Discussions (FGD), using instruments such as interview guides, documentation sheets, and FGD logbooks. Data analysis was conducted using thematic analysis, accompanied by triangulation to ensure the validity of the findings. The SOP was developed based on the collected data and analyzed using Value Chain Theory, resulting in a Draft SOP. The draft was then evaluated and tested before being approved by the hospital director and established as an official guideline.

*Keywords: National Health Insurance (JKN), Pending Claims, Standard Operating Procedure (SOP)*