

ABSTRAK

ANALISIS TINGKAT KESEHATAN PERUSAHAAN ASURANSI SWASTA SEBELUM DAN SESUDAH BERLAKUNYA BPJS KESEHATAN BERDASARKAN SURAT PERATURAN MENTERI BUMN NOMOR: PER-04/MBU/2011

**Studi Empiris pada Perusahaan Asuransi Swasta yang Sudah Bekerjasama
dengan BPJS Kesehatan melalui Skema *Coordination of Benefit***

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Penelitian ini bertujuan untuk mengetahui adanya perbedaan tingkat kesehatan perusahaan asuransi swasta sebelum dan sesudah berlakunya BPJS Kesehatan yang dievaluasi berdasarkan dengan Surat Peraturan Menteri BUMN Nomor: PER-04/MBU/2011.

Jenis penelitian ini adalah studi empiris. Populasi dalam penelitian ini adalah seluruh perusahaan asuransi swasta yang sudah bekerjasama dengan BPJS Kesehatan melalui Skema *Coordination of Benefit* (CoB). Teknik pengumpulan data adalah menggunakan teknik dokumentasi. Teknik analisis data yang dipakai adalah analisis statistika deskriptif. Data diukur dengan menggunakan rasio-rasio yang ada pada indikator penilaian tingkat kesehatan yang terdapat dalam Surat Peraturan Menteri BUMN Nomor: PER-04/MBU/2011.

Hasil penelitian ini menunjukkan bahwa tidak terdapat perbedaan tingkat kesehatan asuransi swasta sebelum dan sesudah berlakunya BPJS Kesehatan yang dievaluasi dengan Surat Peraturan Menteri BUMN Nomor: PER-04/MBU/2011.

Kata Kunci: Tingkat Kesehatan, Perusahaan Asuransi Swasta, Surat Peraturan Menteri BUMN

ABSTRACT

**ANALYSIS OF PRIVATELY-OWN INSURANCE COMPANIES'
PERFORMANCE BEFORE AND AFTER THE PREVAILING HEALTH
PROGRAM OF BPJS BASED ON LETTER OF MINISTERIAL
REGULATION OF MINISTER FOR STATE OWNED ENTERPRISES
NUMBER: PER-04/MBU/2011**

**An empirical Study on Privately-Owned Insurance Companies which have been
Cooperated with Health Program of BPJS through Coordination of Benefit
Scheme**

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This research aims to examine whether there is a difference of privately-owned insurance companies' performance before and after the prevailing health program of BPJS. Evaluation is based on the Letter of Ministerial Regulation of Minister for State Owned Enterprises Number: PER-04/MBU/2011.

This research is an empirical study. The population of this research was the entire of privately-owned insurance companies which have been cooperated with health program of BPJS through Coordination of Benefit (CoB) Scheme. Data were collected by documentation technique. Descriptive statistics was used to analyze the data. Data was measured by the ratios on assessment indicator of companies' performance established at Letter of Ministerial Regulation of Minister for State Owned Enterprises Number: PER-04/MBU/2011.

Based on the research result, it was found that there was no difference of privately-owned insurance companies' performance before and after the prevailing health program of BPJS which evaluated by The Letter of Ministerial Regulation of Minister for State Owned Enterprises Number: PER-04/MBU/2011.

Keywords: Performance, privately-owned insurance companies, The Letter of Ministerial Regulation of Minister for State Owned Enterprise