Analysis of Determinants of Motivation and Regulatory Understanding on the Speed of Covid-19 Claim Services in Sidoarjo Regency Hospital

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ABSTRACT

Background: There is a file of disputed Covid-19 claims which is an indication of less than optimal employee performance. The claim rate of Covid-19 services is inseparable from the influence of the service revenue rate, the service revenue provided as well as motivation and regulation understanding of COVID-19 service.

Purpose: This study aims to analyze the effect of services revenue rate, service revenue, work motivation, and regulations understanding on the claim rate, the effect of the service revenue rate and services revenue received on work motivation, the influence of the service revenue rate of services and services revenue received on regulation understanding.

Methods: This research is a correlation research with the *cross sectional* method. The sample used was RSUD employees who were involved in the process of filling in the Covid-19 claim file from the start until the claim was received, 150 people, with the *proportional random sampling* technique. Data collecting techniques used in this study is a questionnaire, which was then analyzed by *Partial Least Square* analysis.

Results: The service revenue rate has no significant effect on the claim of Covid-19 service rate, while service revenue, motivation, and regulations understanding have a significant effect on the Covid-19 claims rate. Meanwhile, services revenue rate and the service revenue significantly influences Human Resource motivation, the services revenue rate does not significantly affect regulations understanding, while services revenue has a significant effect on regulations understanding.

Conclusion: Services rate is not able to encourage the claims rate. The service revenue, HR motivation, and regulations understanding are variables that can support the claims rate. The services revenue rate and the service revenue can trigger HR motivation. The rate at which services are revenued is not a variable capable of supporting understanding regulatory. The service rate encourage the regulation understanding.

Keywords: claim rate, motivation, regulations understanding, service revenue, service revenue rate

BACKGROUND

Superior employees will have high performance in service companies. Performance is an action that consists of several factors and not as a result in an instant. Employee performance is one of the success factors in determining the achievement of individual tasks that can lead to determining organizational performance (Sinambela, 2017). Employee performance is one of the success factors in determining the achievement of individual tasks that can lead to determining organizational performance (Sinambela, 2017).

Continuous employee performance improvement is also applied to service organizations such as hospitals. Hospitals are always required to provide optimal service to patients and improve and maintain the performance of their employees so that they are always good. Considering that employee performance does not always increase, there are times when employee performance also decreases. The resources owned by the hospital are nurses who are always required to be able to provide optimal service to patients. A good hospital always puts the patient's interests first and always tries to provide the best service to patients (Hasibuan, 2019).

RSUD Sidoarjo is one of the hospitals that always provides services for its patients. Optimal service is not only carried out by nurses but includes doctors, admin, support, even management taking part in optimal service flow to patients, this is an illustration of good performance. (Majalah Medivo, 2020).

In accordance with Governor Decree No. 218 of 2020 Sidoarjo District Hospital is one of the hospitals in the Sidoarjo area designated as a Covid-19 referral hospital so there is a risk that it can become a place of transmission of Covid-19 to visitors and inpatients and outpatients. Based on Article 13 of Law Number 44 of 2009 concerning Hospitals, in providing optimal health services in hospitals, it is necessary to have quality human resources who have competencies in accordance with their fields.

Almost seventeen (17) months since the corona virus was first identified in Wuhan, China, and there are still many things that are not known about this new type of virus. One of the things highlighted is about its ability to occupy a host like the human body without showing any symptoms and can transmit it to other people. East Java Province is an area with positive cases of Covid-19. A total of 352,064 were recorded in East Java as of Friday 13 August 2021. That number is less than DKI Jakarta. Now, DKI Jakarta has 837,765 positive cases.

Regulation of the Minister of Health Number 59 of 2016 concerning Exemption of Fees for Patients with Certain Emerging Infectious Diseases, for hospitals that treat patients with infectious disease Corona Virus Disease 2019 (COVID-19) the financing can be replaced by the government by submitting claims, so it is necessary to stipulate technical guidelines. Technical Instructions for Claims in accordance with Decree of the Minister of Health Number HK.01.07/MENKES/4344/2021 Reimbursement for Corona Virus Disease 2019 (COVID-19) Patient Services for Hospitals Providing Corona Virus Disease 2019 (COVID-19) Services needs to be adjusted to the technical needs of claims and criteria for Corona Virus Disease 2019 (COVID-19) patients.

Claims for treating Covid-19 patients need to be accelerated to maintain cash flow and the quality of hospital services. One of the issues that has received the attention of the Ministry of Health is the settlement of disputes. Dispute claims are disagreements between BPJS Health and health facilities over these claims based on the minutes of submitting claims. There are two types of disputes, coding and medical. As is known, the claim procedure starts from submitting a claim by the hospital, the submission is then verified by BPJS Kesehatan, the Ministry of Health, and the District/City Health Office (Rokom, 2021).

If there is a dispute, BPJS Kesehatan will verify the claims submitted again after the hospital has made improvements to the completeness of the required conditions. If there is still a dispute (the second time), then the results of the dispute verification are automatically withdrawn by the Ministry of Health to determine the dispute resolution). Determination of disputes by Yankes with received/paid status or rejected status will be adjusted automatically to the status of claims at BPJS Kesehatan(Puspa, 2020).

Regarding Covid-19 service claims, based on Guarantee Installation data for 2021 at Sidoarjo Hospital, Sidoarjo Hospital is experiencing problems with there are still quite a number of claims that cannot be verified or approved by the BPJS verifier. In 2021, from January to December, there were 6,697 Covid-19 patients who were served when submitting the main claim, whose payment had not been approved by the BPJS verifier or 45,127,992,000 (13%) of the main claims submitted. The large amount of bills that cannot be paid immediately will certainly disrupt the hospital's cash flow. In addition, the quality of health services will be disrupted if this number is still high.

Based on the Guarantee Installation data for 2021 Sidoarjo Hospital, Dispute/Pending claims are an indication of less than optimal employee performance. Employee performance in this context can be seen from the speed of claims which are still not as expected. Claims that are slow due to pending / disputed claims indicate that the parties involved in preparing the complete claim files, including doctors, nurses, medical personnel and non-medical staff, still have to improve their skills. The rate of BPJS Covid-19 claims is inseparable from the compensation received by hospital employees.

Compensation is something that is considered as something comparable (Mangkunegara, 2017). Factors that affect the amount of compensation according to Hasibuan include the supply and demand for labor, the ability and willingness of companies, trade unions/employee organizations, employee work productivity, the government with the Presidential Decree Law, living costs, employee positions, education and work experience, national economic conditions, as well as the type and nature of work (Hasibuan, 2019). Good compensation, namely wages and salaries, incentives paid according to work results, and benefits according to the size of the duties, responsibilities and positions assigned to the employee (Nurhasanah & Sumardi, 2019).

Wijaya's research states that compensation has a significant effect on performance. Compensation in a company can encourage employee performance (Wijaya, 2021). Good or bad compensation will have an impact on employee performance. If the compensation is appropriate, it will encourage high employee performance. In this context, compensation is the provision of services for the contribution of employees or hospital employees in resolving Covid-19 claims to BPJS.

In the context of compensation, the provision of services to RSUD employees can be divided into two, namely the speed of service delivery and the amount of service provided. The speed of providing services is related to the time needed by the RSUD in delivering services to its employees. Meanwhile, based on the Guarantee Installation data for 2021 Sidoarjo Hospital, the amount of service provision is related to the considerations or references used to determine the size of the services received by employees for their contribution in resolving Covid 19 claims.

Providing services will be effective in producing employee performance which can be seen from the speed of claims, if supported by work motivation. Motivation is a condition of the soul that encourages a person to achieve his maximum performance (Mangkunegara, 2017). Work motivation will directly encourage employees to perform high. Sherlie &

Hikmah's research states that motivation has a significant effect on employee performance (Sherlie & Hikmah, 2020).

In addition to directly influencing motivation on employee performance, motivation also mediates the effect of compensation on performance. Research (Rini et al., 2014) states that motivation is able to moderate the effect of compensation on employee performance.

Another factor that can drive the speed of claims is knowledge or understanding of the regulation of Covid-19 claims. As we know, in the era of the Covid-19 pandemic, regulations regarding Covid-19 services and claim procedures have changed several times. This rapid change requires hospitals to immediately understand and carry out services with the latest regulations. Understanding of the regulation of Covid-19 claims is very important considering the success of claims is largely determined by the accuracy in the process of submitting claims to the Ministry of Health which is verified by BPJS Kesehatan. One of the understandings of regulation on Covid-19 claims is related to regulations on the distribution of services. Understanding the claim regulations will assist in the process of completing medical resumes, input accuracy, diagnosis placement, administrative completeness, and diagnosis code accuracy. After the claim is obtained, what is no less important is the hospital's internal regulations regarding the distribution of Covid-19 services. With an understanding of Covid-19 regulations, especially regarding regulations for the distribution of services, it is hoped that the claim process will run quickly without experiencing delays (pending) or disputes. Research (Nabila et al., 2020) stated that HR knowledge of changing claim regulations was a factor causing the delay (pending) of BPJS claims.

Referring to the description of the research background, this study will analyze the influence of service provision, both the amount and speed of service delivery, on the speed of claims, which is moderated by work motivation and understanding of regulations at the Sidoarjo Regional General Hospital.

METHODS

The research design used a non-experimental research design, namely correlation research. The method used in this study is cross sectional research which is a study that links cause or risk and effect variables or cases that occur to the research object and is measured or collected simultaneously at the same time (Notoatmodjo, 2018). Thus, in this study the researcher collected data using survey data on a number of selected sample respondents, who differed at one point in time, made observations without being able to influence the data any longer. In this study, the relationship between the independent variable and the intervening variable and the dependent variable is connected. The population in this study were Sidoarjo Hospital employees working on Covid-19 claims. The total population in this study is 200 employees. The sampling technique used in this study was proportional random sampling, so this study used 150 Sidoarjo Hospital employees who worked on Covid-19 claims as respondents. This research instrument is a questionnaire technique. The data collected from the questionnaire was analyzed using SEM Partial Least Square (PLS) analysis. The research ethics used in this study use new ethical principles, namely beneficence, justice, and respect for person.

RESULTS

The Characteristics of the Respondents
Table 1. Respondents Characteristics

Characteristics Gender	Total	Precentages
Male	52	34,7%
Female	98	65,3%
Total	**150**	**100%**
Age		
20-30 years old	26	17,3%
31-40 years old	97	64,7%
41-50 years old	27	18%
Total	**150**	**100%**
Education Level		
High School/Vocational High School	12	8%
D3	56	37,3%
S1/S2/S3	82	54,7%
Total	**150**	**100%**

From the data above, it is known that based on gender, the majority of respondents in this study were women/female. The results above show that the majority (64.7%) of the respondents in this study were aged 31 to 40 years. The results above show that the majority (54.7%) of the respondents in this study had an undergraduate/graduate degree/doctoral degree. The results above show that the majority (52%) of the respondents in this study have an income of around 2 million to 5 million rupiah.

The Characters of the Variables

Service Revenue Rate Variable (SRR)

Table 2. Service Revenue Rate Variable

NO	Indicators	Min	Max	Mean	Std. Dev
1	SRR1	2	5	3,91	0,827
2	SRR2	2	5	4,06	0,707
3	SRR3	2	5	4,03	0,746
4	SRR4	1	5	3,61	1,105
5	SRR5	1	5	4,06	0,971
6	SRR6	1	5	4,05	0,933
7	SRR7	1	5	3,80	1,049
8	SRR8	2	5	3,73	0,882

The table above shows that the average value (mean) for all indicators of the service revenue rate is between 3.40-4.20, namely 3.91. This illustrates the tendency of respondents to agree with the statements on the questionnaire which indicates that the service revenue rate at RSUD Sidoarjo is good.

Service Revenue Variable (SR)

Table 3. Service Revenue Variable

NO	Indicators	Min	Max	Mean	Std. Dev
1	SR1	1	5	3,57	0,979
2	SR2	1	5	3,69	0,919
3	SR3	1	5	3,64	0,978
4	SR4	2	5	4,57	0,628
5	SR5	1	5	3,87	0,762
6	SR6	1	5	3,84	0,898
7	SR7	1	5	3,43	1,006
8	SR8	1	5	3,89	0,790
9	SR9	1	5	3,89	0,778
10	SR10	2	5	4,55	0,619
11	SR11	1	5	3,57	0,944
12	SR12	1	5	3,51	1,002

| 13 | SR13 | | 1 | 5 | 2,49 | 0,925 |

The table above shows that there is an average value that belongs to the low category, namely in the SR13 indicator, which is 2.49. Overall the mean of all major indicators of the distribution of services is 3.73. This illustrates the tendency of respondents to agree with the statements on the questionnaire which indicates that the service revenue at RSUD Sidoarjo is good.

Claim Rate Variable (CR)

Table 3. Claim Rate Variable

NO	Indicators	Min	Max	Mean	Std. Dev
1	CR1	1	5	3,95	0,693
2	CR2	1	5	3,17	0,908
3	CR3	1	5	3,76	0,739
4	CR4	1	5	2,87	0,907
5	CR5	1	5	3,31	0,891
6	CR6	2	5	3,47	0,739
7	CR7	2	5	3,85	0,628
8	CR8	2	5	3,86	0,624
9	CR9	1	5	3,64	0,762

The table above shows that there is one indicator whose mean value is moderate, namely CR4 of 2.87. Overall, the average value (mean) of all claim rate indicators is 3.54. This illustrates the tendency of respondents to agree with statements on the questionnaire which indicates that the claims rate at RSUD Sidoarjo is good.

Work Motivation Variable (WM)

Table 4. Work Motivation Variable

NO	Indikator	Min	Max	Mean	Std. Dev
1	WM1.	2	5	4,21	0,616
2	WM2	2	5	3,36	0,605
3	WM3	2	5	4,27	0,587
4	WM4	2	5	4,31	0,612
5	WM5	1	5	4.44	0,618
6	WM6	3	5	4.34	0,577
7	WM7	3	5	4,35	0,531
8	WM8	3	5	4,43	0,561
9	WM9	1	5	2,00	0,955
10	WM10	3	5	4,29	0,538
11	WM11	2	5	4,26	0,650
12	WM12	2	5	4,16	0,656
13	WM13	2	5	4,13	0,692

The table above shows that there is one indicator that gets a low category, namely WM9 of 2.00. Overall the average value (mean) on all indicators of work motivation is 3.37. In general, this illustrates the tendency of respondents to agree with the statements on the questionnaire which indicates that the work motivation of employees at RSUD Sidoarjo is good.

Regulation Understanding Variable

Table 5. Regulation Understanding

NO	Indicators	Min	Max	Mean	Std. Dev
1	RU1	1	5	3,45	0,879
2	RU2	1	5	3,29	0,951
3	RU3	1	5	3,05	1,015
4	RU4	1	5	3,19	0,979
5	RU5	1	5	3,01	0,997
6	RU6	1	5	2,84	0,949
7	RU7	1	5	3,03	0,986

8	RU8		1	5	3,41	0,977
9	RU9		1	5	3,25	0,957
10	RU10		1	5	3,21	0,950
11	RU11		1	5	3,02	0,986
12	RU12		1	5	3,18	0,920
13	RU13		1	5	3,20	0,948
14	RU14		1	5	3,05	0,947
15	RU15		1	5	3,61	0,865

The table above shows that the average value (mean) on all indicators of understanding regulation is 3.19. This illustrates the tendency of respondents to agree with the statements on the questionnaire which indicates that the regulations understanding in RSUD Sidoarjo is good.

Partial Least Square (PLS) Model Scheme
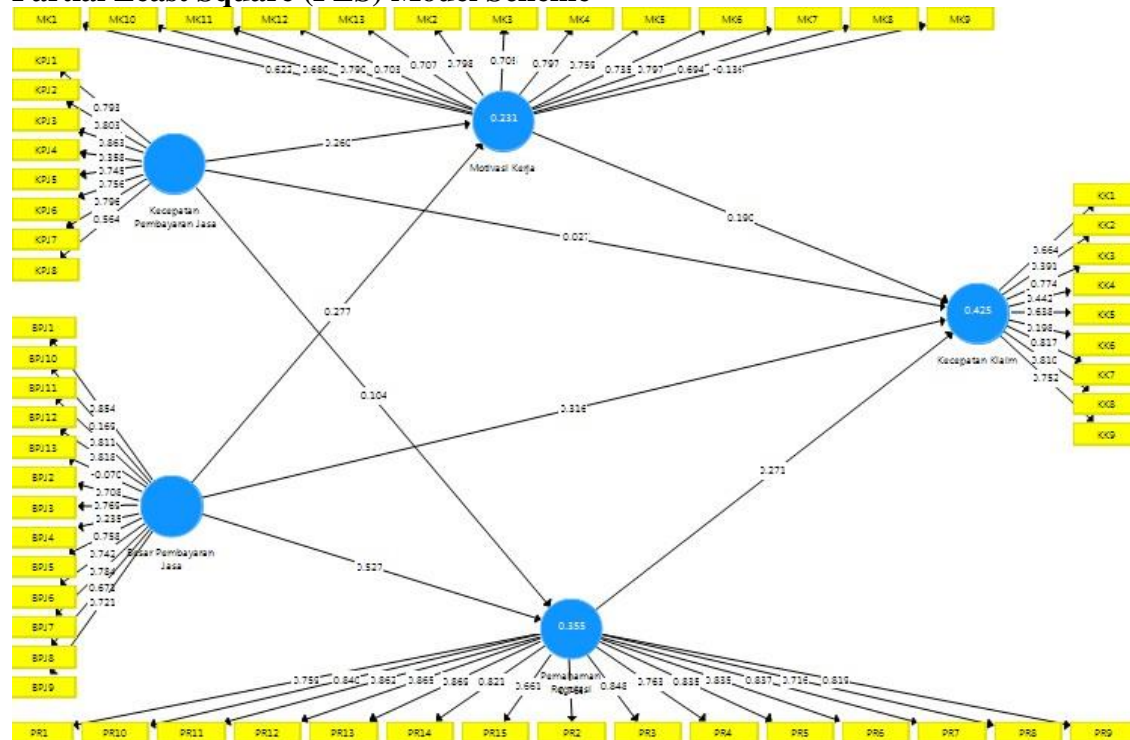
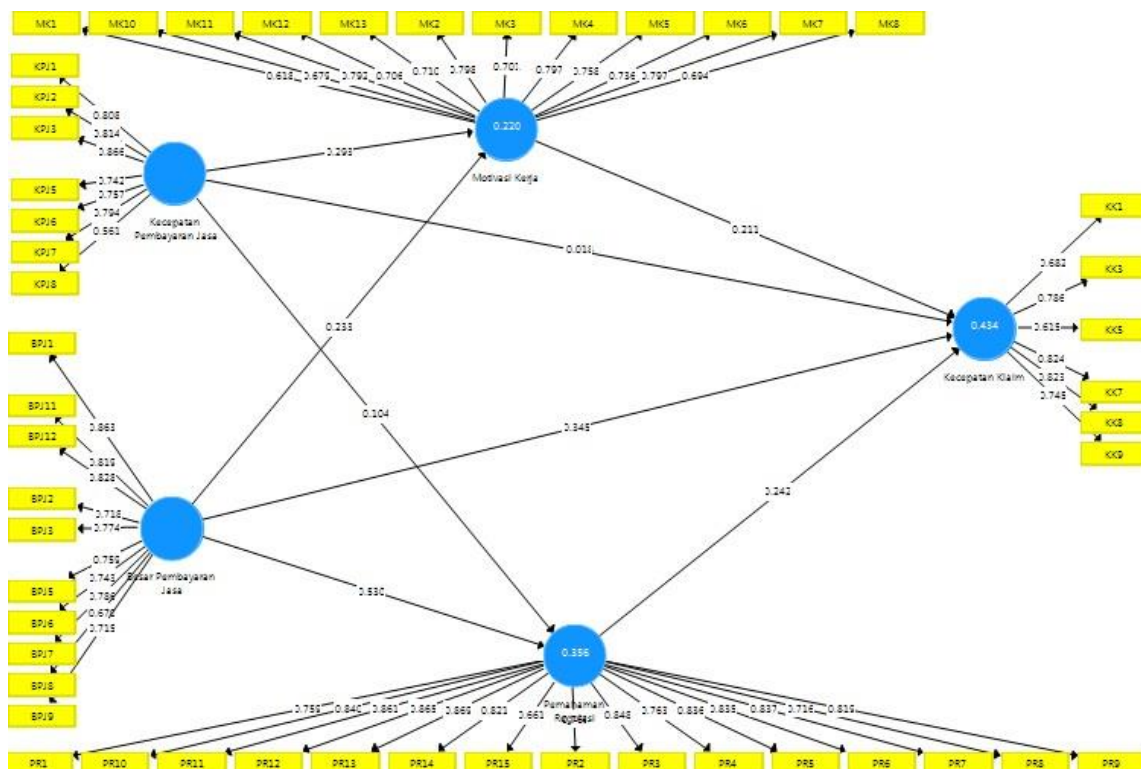

Figure 1. Outer Model Stage 1
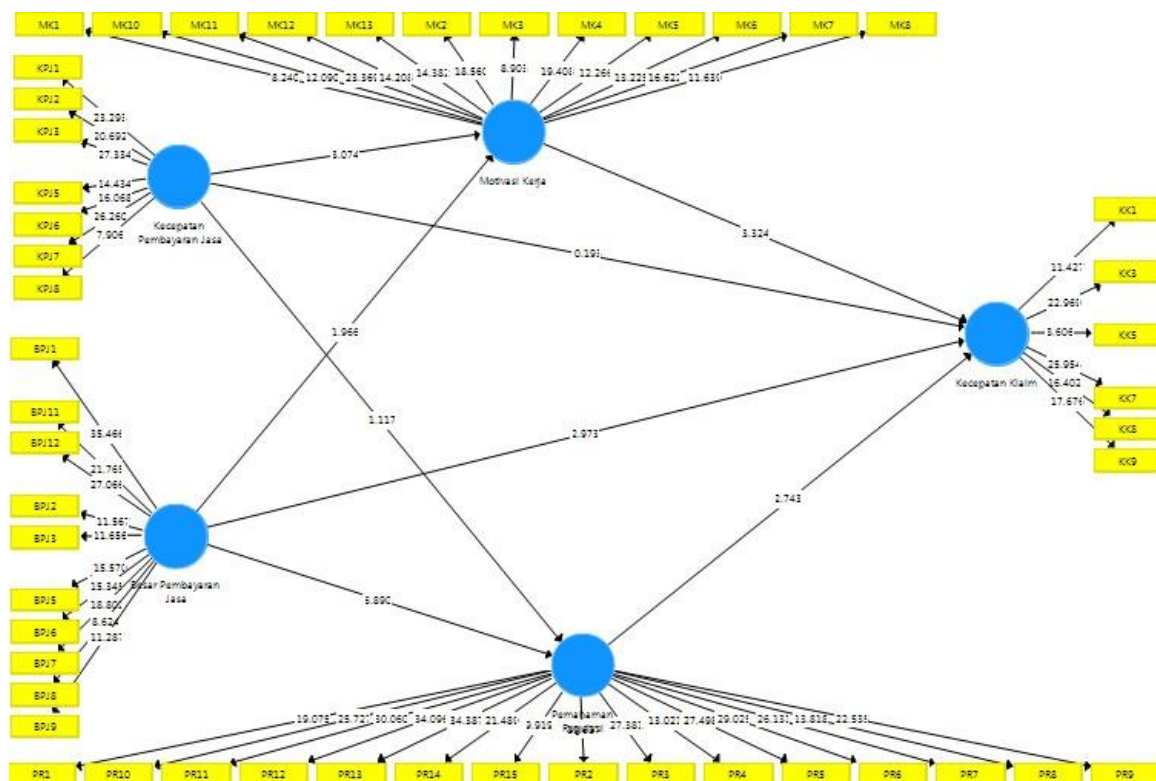
Figure 2. Outer Model Stage 2

Figure 3. Inner Model

Outer Model Evaluation

Convergen Validity
Outer Loading Stage 1

Table 6. Outer Loading Stage 1

Variable	Indicators	Outer loading
Service Revenue Rate (X1)	X1.1	0,794
	X1.2	0,803
	X1.3	0,863
	X1.4	0,358
	X1.5	0,745
	X1.6	0,756
	X1.7	0,796
	X1.8	0,564
Service Revenue (X2)	X2.1	0,854
	X2.2	0,708
	X2.3	0,769
	X2.4	0,235
	X2.5	0,758
	X2.6	0,742
	X2.7	0,784
	X2.8	0,671
	X2.9	0,721
	X2.10	0,169
	X2.11	0,811
	X2.12	0,818
	X2.13	-0,070
Work Motivation (Z1)	Z1.1	0,622
	Z1.2	0,798
	Z1.3	0,705
	Z1.4	0,797
	Z1.5	0,759
	Z1.6	0,735
	Z1.7	0,797
	Z1.8	0,694
	Z1.9	-0,136
	Z1.10	0,680
	Z1.11	0,790
	Z1.12	0,703
	Z1.13	0,707
Regulation Understanding (Z2)	Z2.1	0,759
	Z2.2	0,768
	Z2.3	0,848
	Z2.4	0,763
	Z2.5	0,835
	Z2.6	0,835
	Z2.7	0,837
	Z2.8	0,716
	Z2.9	0,819
	Z2.10	0,840

	Z2.11	0,862
	Z2.12	0,865
	Z2.13	0,869
	Z2.14	0,821
	Z2.15	0,661
Claim Rate (Y)	Y.1	0,664
	Y.2	0,391
	Y.3	0,774
	Y.4	0,442
	Y.5	0,638
	Y.6	0,198
	Y.7	0,817
	Y.8	0,810
	Y.9	0,752

The data above shows that there are variable indicators whose outer loading value is below 0.5, including for the service revenue rate variable (X1) there is 1 indicator with an outer loading value below 0.5, namely indicator X1.4, for services revenue (X2) there are 3 indicators with an outer loading value below 0.5 namely indicators X2.4, X2.10, and X2.13, then for the work motivation variable (Z1) there is 1 indicator with an outer loading value below 0,5 namely Z1.9, for the claim rate variable (Y) there are 3 indicators with outer loading values below 0.5 namely Y2, Y.4, and Y.6, while for the regulation understanding variable (Z2) there are no indicators with a value outer loading below 0.5. Indicators that have an outer loading value below 0.5 are declared invalid, so a stage 2 outer loading test is carried out.

Outer Loading Stage 2
Table 7. Outer Loading Stage 2

Variables	Indicators	*Outer loading*
Service Revenue Rate (X1)	X1.1	0,808
	X1.2	0,814
	X1.3	0,866
	X1.5	0,742
	X1.6	0,757
	X1.7	0,794
	X1.8	0,561
Service Revenue (X2)	X2.1	0,863
	X2.2	0,718
	X2.3	0,774
	X2.5	0,759
	X2.6	0,743
	X2.7	0,786
	X2.8	0,670
	X2.9	0,715
	X2.11	0,819
	X2.12	0,828
Work Motivation (Z1)	Z1.1	0,618
	Z1.2	0,798
	Z1.3	0,701
	Z1.4	0,797
	Z1.5	0,758
	Z1.6	0,736
	Z1.7	0,797
	Z1.8	0,694

	Z1.10	0,679
	Z1.11	0,792
	Z1.12	0,706
	Z1.13	0,710
Regulation Understanding (Z2)	Z2.1	0,759
	Z2.2	0,768
	Z2.3	0,848
	Z2.4	0,763
	Z2.5	0,835
	Z2.6	0,835
	Z2.7	0,837
	Z2.8	0,716
	Z2.9	0,819
	Z2.10	0,840
	Z2.11	0,862
	Z2.12	0,865
	Z2.13	0,869
	Z2.14	0,821
	Z2.15	0,661
Claim Rate (Y)	Y.1	0,682
	Y.3	0,786
	Y.5	0,615
	Y.7	0,824
	Y.8	0,823
	Y.9	0,745

The data above shows that there are no indicators with an outer loading value below 0.5, so all indicators are declared feasible or valid for research use and can be used for further analysis.

Discriminant Validity

Table 8. Fornell Lacker Criterion

	Service Revenue (X2)	Claim Rate (Y)	Service Revenue Rate (X1)	Work Motivation (Z1)	Regulation Understanding (Z2)
Service Revenue (X2)	**0,770**				
Claim Rate (Y)	0,583	**0,750**			
Service Revenue Rate (X1)	0,586	0,411	**0,769**		
Work Motivation (Z1)	0,404	0,455	0,429	**0,734**	
Regulation Understanding (Z2)	0,590	0,537	0,414	0,401	**0,808**

Each construct has the highest value on each latent variable tested with other latent variables. This result means that each indicator can be predicted well by each latent variable and the numbers that are not bolded are the correlation values between constructs and other constructs.

Table 9. Cross Loading

Indicators	Variable				
	X1	X2	Z1	Z2	Y
X1.1	**0,808**	0,420	0,383	0,260	0,404
X1.2	**0,814**	0,490	0,349	0,328	0,363
X1.3	**0,866**	0,467	0,330	0,310	0,325
X1.5	**0,742**	0,342	0,227	0,217	0,174
X1.6	**0,757**	0,441	0,272	0,296	0,242

X1.7	**0,794**	0,606	0,313	0,417	0,459
X1.8	**0,561**	0,314	0,376	0,343	0,256
X2.1	0,486	**0,863**	0,313	0,516	0,519
X2.2	0,498	**0,718**	0,210	0,372	0,344
X2.3	0,414	**0,774**	0,352	0,463	0,483
X2.5	0,466	**0,759**	0,335	0,481	0,389
X2.6	0,506	**0,743**	0,219	0,407	0,388
X2.7	0,423	**0,786**	0,298	0,518	0,574
X2.8	0,504	**0,670**	0,349	0,334	0,327
X2.9	0,414	**0,715**	0,355	0,413	0,392
X2.11	0,447	**0,819**	0,339	0,489	0,486
X2.12	0,409	**0,828**	0,326	0,499	0,512
Z1.1	0,312	0,230	**0,618**	0,243	0,262
Z1.2	0,298	0,226	**0,798**	0,295	0,358
Z1.3	0,334	0,350	**0,701**	0,325	0,345
Z1.4	0,290	0,214	**0,797**	0,274	0,325
Z1.5	0,275	0,163	**0,758**	0,186	0,261
Z1.6	0,253	0,127	**0,736**	0,192	0,300
Z1.7	0,313	0,202	**0,797**	0,293	0,319
Z1.8	0,210	0,150	**0,694**	0,206	0,272
Z1.10	0,240	0,275	**0,679**	0,322	0,327
Z1.11	0,368	0,444	**0,792**	0,338	0,385
Z1.12	0,375	0,453	**0,709**	0,371	0,381
Z1.13	0,393	0,458	**0,710**	0,351	0,373
Z2.1	0,373	0,481	0,332	**0,759**	0,511
Z2.2	0,310	0,424	0,309	**0,768**	0,420
Z2.3	0,301	0,517	0,334	**0,848**	0,437
Z2.4	0,356	0,479	0,356	**0,763**	0,371
Z2.5	0,311	0,453	0,318	**0,836**	0,425
Z2.6	0,257	0,437	0,293	**0,835**	0,413
Z2.7	0,288	0,473	0,316	**0,837**	0,428
Z2.8	0,343	0,432	0,348	**0,716**	0,410
Z2.9	0,342	0,531	0,302	**0,819**	0,426
Z2.10	0,401	0,514	0,357	**0,840**	0,440
Z2.11	0,346	0,478	0,318	**0,861**	0,423
Z2.12	0,373	0,541	0,311	**0,865**	0,488
Z2.13	0,389	0,482	0,304	**0,869**	0,450
Z2.14	0,314	0,471	0,286	**0,821**	0,448
Z2.15	0,289	0,414	0,382	**0,661**	0,403
Y.1	0,413	0,528	0,348	**0,386**	0,682
Y.3	0,329	0,454	0,347	**0,400**	0,786
Y.5	0,102	0,211	0,274	**0,273**	0,615
Y.7	0,347	0,447	0,376	**0,461**	0,824
Y.8	0,317	0,469	0,344	**0,464**	0,823
Y.9	0,260	0,436	0,342	**0,395**	0,745

Each indicator on the research variable has the largest cross loading value on the variable it forms compared to the cross loading value on other variables. Seeing the results obtained, it can be stated that the indicators used in this study already have good discriminant validity in compiling their respective variables.

Apart from observing the Fornell lacker criterion and cross loading values, discriminant validity can also be known through other methods, namely by looking at the average variant extracted (AVE) value for each indicator, the value must be greater than 0.5 for a good model. (Ghozali, 2018).

Tabel 10. Average Variant Extracted (AVE)

Variables	AVE
Service Revenue Rate (X1)	0,591
Service Revenue (X2)	0,592
Work Motivasi (Z1)	0,539
Regulation Understanding (Z2)	0,644
Claim Rate (Y)	0,562

The AVE value of variable service revenue rate, service revenue, work motivation, regulations understanding, and claim rate > 0.5. So it can be stated that each variable has good discriminant validity. The indicators in the construct indicator block are better than the indicators in the other blocks.

Composite Reliability

Table 11. Composite Reliability

Variables	Composite Reliability
Service Revenue Rate (X1)	0,909
Service Revenue (X2)	0,935
Work Motivasi (Z1)	0,933
Regulation Understanding (Z2)	0,946
Claim Rate (Y)	0,884

All variables have a composite reliability value above 0.6, so that the variable is declared to meet composite reliability.

Cronbach Alpha

Table 12. Cronbach Alpha

Variabel	Cronbach alpha
Service Revenue Rate (X1)	0,882
Service Revenue (X2)	0,923
Work Motivasi (Z1)	0,923
Regulation Understanding (Z2)	0,942
Claim Rate (Y)	0,843

Based on the data presented above in table 4.16, it can be seen that the Cronbach alpha value of each research variable is > 0.7. Thus these results can indicate that each research variable has met the requirements for the Cronbach alpha value. So it can be concluded that all variables have a high level of reliability.

Inner Model Evaluation

Goodness of Fit Test Model

Table 13. R-Square Value

Variables	Nilai R-Square
Claim Rate	0,434
Work Motivasi	0,220
Regulation Understanding	0,356

The R-Square value for the claim rate variable is 0.434. The acquisition of this value explains that the percentage of the claims rate can be explained by the service revenue, the services revenue rate, work motivation, and regulations understanding of 43.4%. Then for the R-Square value obtained by the work motivation variable of 0.220. This value explains that work motivation can be explained by the services revenue and the services revenue rate by 22%. Meanwhile for the R-Square value obtained by the variable regulation understanding is 0.356. This value explains that the regulations understanding can be explained by the service revenue and the service revenue rate of 35.6%.

The goodness of fit assessment can be known from the Q-Square value. The Q-Square value has the same meaning as the coefficient of determination (R-Square) in the regression analysis, where the higher the Q-Square, the better or more fit the model can be with the data. The results of calculating the Q-Square value are as follows:

Table 14. Q Square Value

Variables	SSO	SSE	Q² (=1-SSE/SSO)
Work Motivation	1.540,320	855,601	0,445
Regulation Understanding	1.463,260	655,231	0,552
Claim Rate	1.950,000	855,902	0,561

Data Sources : PLS Processing Data Results 2022

From the calculation above, it can be seen that the Q-Square value of the work motivation variable is 0.415, the regulation understanding variable is 0.552, and the claims rate is 0.561. A Q-Square value greater than 0 (zero) indicates that the model has a predictive relevance value. Thus, from these results, this research model can be stated to have good goodness of fit.

Hypotheses Test

Tabel 15. Direct Effect Hypothesis Test

Hypothesis	Effects	Original Sample	T-statistics	P-Values	Conclusion
H1	Service revenue rate → Claim rate	0,018	0,193	0,847	Rejected
H2	Service revenue → Claim rate	0,345	2,973	0,003	Accepted
H3	Work motivation → Claim rate	0,211	3,324	0,001	Accepted
H4	Regulation understanding → Claim rate	0,242	2,743	0,006	Accepted
H5	Service revenue rate → Work motivation	0,293	3,074	0,002	Accepted
H6	Service revenue rate → Regulation understanding	0,104	1,117	0,264	Rejected
H7	Service revenue → Work motivation	0,233	1,966	0,050	Accepted
H8	Service revenue → Regulation understanding	0,530	6,890	0,000	Accepted

Based on the data presented in table 15 above, it can be seen that 1) The effect of the service revenue rate on the claims rate has a P value of 0.847 or greater than 0.05. This means that the variable service revenue rate has no significant effect on the claim rate; 2) The influence of the service revenue on the claims speed has a P value of 0.003 or less than 0.05. This means that the service revenue has a significant effect on the claim rate; 3) The effect of work motivation on claim rate has a P value of 0.001 or less than 0.05. This means that the work motivation variable has a significant effect on the claim rate; 4) The effect of regulations understanding on the claim rate has a P value of 0.006 or less than 0.05. This means that the variable regulation understanding has a significant effect on the claim rate; 5) The effect of the service revenue rate on work motivation has a P value of 0.002 or greater than 0.05. This means that the service revenue rate has a significant effect on work motivation; 6) The effect of the service revenue rate on regulations understanding has a P value of 0.264 or greater than 0.05. This means that the variable service revenue rate has no significant effect on regulations understanding; 7) The influence of the service revenue on work motivation has a P value of 0.050 or less than 0.05. This means that the service revenue has a significant effect on work motivation; 8) The influence of service revenue on regulations understanding has a P value of 0.000 or less than 0.05. This means that the service revenue has a significant effect on regulation understanding.

Table 16. Indirect Effect Hypothesis Test

Effect	T-statistics	P-Values	Conclusion
Service revenue rate → claim rate	2,170	0,030	Accepted
Service revenue → claim rate	2,993	0,003	Accepted

The effect of the service revenue rate indirectly on the claim rate has a P value of 0.003 or less than 0.05. This means that the variable service revenue rate indirectly has a significant effect on the claim rate. The effect of service revenue indirectly on the claim rate has a P value of 0.030 or less than 0.05. This means that the service revenue indirectly has a significant effect on the claim rate.

DISCUSSION

The Effect of Service Revenue Rate on Covid-19 Claim Rate

Based on the results of the analysis, it is known that the service revenue rate has no significant positive effect on the Covid-19 claim rate. Sooner or later the rate of service revenue does not change the Covid-19 claim rate.

The results of this study are not in accordance with the theory (Hasibuan, 2019) namely compensation is all income in the form of money, goods, directly or indirectly received by employees as compensation for services provided to the company. Service revenue is one form of compensation. If compensation in the form of service revenue is provided quickly or on time, employees will be motivated to speed up their performance. The quicker the service revenue distributed, the quicker the health workers can make claims for Covid-19.

The results of this study are not in accordance with the results of research conducted by Wijaya's research (Wijaya, 2021). This research shows that there is a significant effect of compensation (which in this study is included in the service revenue rate) on employee performance (which in this study is included in the covid-19 claim rate).

The service revenue rate is the time it takes to distribute medical services received by hospital management from the Ministry of Health to Health Workers. This includes: routine distribution of services, timeliness of distribution of services, and notification if there is a delay in the distribution of services. Therefore, the service revenue rate is very important in increasing Covid-19 claim.

The results of this study also show that the service revenue rate is perceived by RSUD Sidoarjo employees which is reflected in the routine distribution of services, the timeliness of service distribution, and the existence of notifications if there is a delay in the distribution of services. Even though the service revenue rate is good, it cannot encourage high claims rate. Respondents stated that the average value of the speed of service distribution was high.

The results of the study which stated that the service revenue rate did not have a significant positive effect on the Covid-19 claim rate, which is not in line with previous theory and research to make claims to BPJS quickly. There are several factors that are more important to doctors, nurses and other officers, namely completing their main tasks, while administrative issues such as the completeness of claims are less of a priority.

The Effect of Service Revenue Received on Covid-19 Claim Rate

Based on the results of the analysis, it is known that the service revenue has a significant positive effect on the Covid-19 claim rate. The greater the service revenue, the faster the Covid-19 claims rate. Conversely, if the service revenue is small, then the Covid-19 claims revenue will be lower or longer.

The services revenue is a form of compensation which is a direct or indirect award or reward, financial or non-financial, that is fair and proper to employees, as a reward or

contribution/service to achieving company goals (Marwansyah, 2014). One of the function of dari compensation according to Martoyo in Hernita (2015) is more efficient and effective use of human resources. Providing compensation to employees implies that the organization will use employees as efficiently and effectively as possible. If the compensation in the form of sharing services is large, then employees will be motivated to accelerate their performance. The greater the service revenue, the faster the health workers can make claims for Covid-19.

The results of this study are in accordance with the results of research conducted by Research (Irawati, 2019). This research shows that there is a significant effect of compensation (which in this study is included in the service revenue) on employee performance (which in this study is included in the covid-19 claim rate).

The service revenue is the amount of rupiah earned by the HR of the hospital in daily work/service activities stipulated by the director's regulations. This includes: conformity with the role, length of service, performance, encouraging morale, fair, according to the level of education, and risk. Therefore, the service revenue is very important in increasing Covid-19 claim rate.

The results of this study also show that the service revenue perceived by RSUD Sidoarjo employees is reflected in the suitability of the role, length of service, performance, encouraging morale, fairness, according to the level of education, and risk. The services revenue can encourage high claims rate. Respondents stated that the average value of the service revenue was high.

The Effect of Work Motivation on Covid-19 Claim Rate

Based on the results of the analysis, it is known that motivation has a significant positive effect on the Covid-19 claim rate. The higher the motivation, the faster the Covid-19 claims. Conversely, if motivation is low, the Covid-19 claim rate will be longer.

According to Ernest J. McCormic, work motivation is a condition that influences arousing, directing and maintaining behavior related to the work environment (Hasibuan, 2019). Ngalim Poerwanto said that motivation is a "driver". A conscious effort to influence a person's behavior to act to do something so as to achieve certain results or goals (Purwanto, 2017). An employee who has high work motivation will be motivated to produce better work by completing work quickly.

The results of this study are in accordance with the statement (Anoraga, 2014), work motivation is something that generates enthusiasm or encouragement to work. This includes: work targets, work quality, responsibility, risk, communication, leaders, and exemplary (Wibowo & Phil, 2015). Therefore, motivation is very important in driving an increase in the rate of Covid-19 claims. The results of this study are in accordance with the results of research conducted by the research of Sari et al. (2020). This research shows that there is a significant effect of motivation on employee performance (which in this study is included in the covid-19 claim rate).

The results of this study also show that work motivation is perceived by RSUD Sidoarjo employees as reflected in work targets, work quality, responsibility, risk, communication, leadership, and exemplary. Motivation can drive high claims rates. Respondents stated that the average value of motivation was high.

The Effect of Regulation Understanding on Covid-19 Claim Rate

Based on the results of the analysis, it is known that regulation understanding has a significant positive effect on the Covid-19 claim rate. The higher the regulation understanding, the faster the Covid-19 claims. Conversely, if the regulation understanding is low, then the Covid-19 claim rate will be longer.

Competence is an ability that is based on skills and knowledge that is supported by

work attitudes and their application in carrying out tasks and work that refers to the specified work requirements (Soetrisno, 2016). Competence in this case is the regulation understanding. This includes: understanding service regulations, understanding procedural regulations, knowing the management of service revenue, knowing the existence of hospital internal regulations regarding the service revenue, knowing the service revenue, knowing the time of payment for service revenue, and knowing the proportion of medical services revenue. Therefore, regulation understanding is very important in driving the Covid-19 claim rate.

The results of this study are in accordance with the results of research conducted by (Amrulah & Hermani, 2018) research. This research shows that there is a significant effect of understanding regulations on employee performance (which in this study is included in the covid-19 claim rate).

The results of this study also indicate that the understanding of regulations perceived by RSUD Sidoarjo employees is reflected in understanding service regulations, understanding regulatory procedures, knowing the management of service revenue, knowing the existence of hospital internal regulations related to service revenue, knowing the medical services revenue, knowing when to pay for medical services revenue, and knowing the proportion of medical service revenue. Regulation understanding can drive high claim rate. Respondents stated that the average value of understanding regulations was high.

The Effect of Service Revenue Rate on Work Motivation

Based on the results of the analysis, it is known that the service revenue rate has a significant positive effect on work motivation. The faster service revenue distributed, the higher the motivation to work. Conversely, if the rate of services revenue is low or slow, then work motivation will also be low.

Service revenue is one form of compensation. (Hasibuan, 2019) states that compensation is all income in the form of money, goods, directly or indirectly received by employees as compensation for services provided to the company. The function of compensation according to Martoyo in Hernita (2015) is to motivate employees to encourage them to work better and as efficiently and effectively as possible. If compensation in the form of service revenue is provided quickly or on time, employees will be motivated to speed up their performance. The quicker the distribution of services revenue, the quicker the health workers can make claims for Covid-19.

The results of this study are in accordance with the results of research conducted by Research (Amrulah & Hermani, 2018). This research shows that there is a significant effect of regulation understanding on employee performance.

The service revenue rate is the time it takes to distribute medical services received by Hospital management from the Ministry of Health to Health Workers. This includes: routine distribution of services, timeliness of distribution of services, and notification if there is a delay in the distribution of services. Therefore, the service revenue rate is very important in increasing work motivation.

The Effect of Service Revenue Rate of Regulation Understanding

Based on the results of the analysis, it is known that the service revenue rate has no significant positive effect on regulation understanding. Fast or slow services revenue distributed does not affect the level of understanding of regulations.

The results of this study are not in accordance with the theory which states that the distribution of services is part of the compensation which is a financial or non-financial remuneration (Raftul Fedri, 2018). Compensation is given to employees as a bond of cooperation, job satisfaction, effective procurement, motivation, employee stability,

discipline, labor union influence, and government influence (Hasibuan, 2019). One of the compensation functions according to Martoyo in Hernita (2015) is efficient allocation of human resources. This function shows that giving compensation to employees who excel will encourage them to work better, which means that the faster compensation or services revenue received by employees, it will encourage employees to be better understand the regulations that apply in the company.

The service revenue rate is the time it takes to distribute medical services received by Hospital management from the Ministry of Health to Health Workers. This includes: routine distribution of services, timeliness of distribution of service revenue, and notification if there is a delay in the services revenue. Therefore, the service revenue rate is very important in regulation understanding.

The results of the study which stated that the service revenue rate did not have a significant positive effect on the regulation understanding, which is not in accordance with the theory and previous research that in fact service revenue rate was not be the reason why a doctor, nurse, or medical support understanding the regulation determined by BPJS. There are several factors that are a priority for doctors, nurses and other officers, namely completing their main tasks, while the issue of BPJS regulations is not a priority. In addition, the many changes and frequent changes in BPJS regulations make it difficult for health workers to understand the regulations.

The Effect of Service Revenue on Work Mmotivation

Based on the results of the analysis, it is known that the service revenue has a significant positive effect on work motivation. The higher the service revenue, the higher the work motivation. Conversely, if the service revenue is low, then work motivation will also be low.

Service revenue, namely a form of compensation which is a direct or indirect award or reward, financial or non-financial, that is fair and proper to employees, as a reward or contribution/service to the achievement of company goals (Marwansyah, 2014). With the service revenue where health workers get it outside of the salary they get, it will increase the morale of the health workers. So that the greater the services revenue received, the greater the motivation to work.

The results of this study are in accordance with the results of research conducted by Research of (Amrulah & Hermani, 2018). This research shows that there is a significant effect of compensation (service revenue) on employee motivation.

The service revenue is the amount of rupiah earned by the HR of the hospital in daily work/service activities which is determined by the director's regulations. This includes: conformity with the role, length of service, performance, encouraging morale, fair, according to the level of education, and risk. Therefore, the service revenue is very important in increasing work motivation.

The Effect of Service Revenue on Regulation Understanding

Based on the results of the analysis, it is known that the service revenue has a significant positive effect on regulation understanding. The higher the service revenue, the higher the regulations understanding. Conversely, if the service revenue is low, then the regulation understanding will also be low.

Service revenue is part of the compensation which is a financial or non-financial reward (Raftul Fedri, 2018). Compensation is given to employees as a bond of cooperation, job satisfaction, effective procurement, motivation, employee stability, discipline, labor union influence, and government influence (Hasibuan, 2019). One of the compensation functions according to Martoyo in Hernita (2015) is the efficient allocation of human resources. This

function shows that giving compensation to employees who excel will encourage them to work better. This shows that the greater the compensation or services revenue received by employees, it will encourage employees to be better understand the regulations that apply in the company.

The service revenue is the amount of rupiah earned by the HR of the hospital in daily work/service activities which is stipulated by the director's regulations. This includes: conformity with the role, length of service, performance, encouraging morale, fair, according to the level of education, and risk. Therefore, the service revenue is very important in increasing regulation understanding.

CONCLUSION

Based on the analysis, this study concludes that 1) The service revenue rate has no significant effect on the Covid-19 claim rate; 2) The services revenue received has a significant effect on the covid-19 claim rate; 3) HR motivation has a significant effect on the covid-19 claim rate; 4) Regulation understanding has a significant effect on the covid-19 claim rate; 5) The service revenue rate has a significant effect on HR motivation; 6) The service revenue rate has no significant effect on regulation understanding; 7) The service revenue received has a significant effect on HR motivation; and 8) The service revenue received has a significant effect on regulation understanding.

The management of RSUD Sidoarjo should pay more attention to the aspect of the service revenue rate for the employees concerned, bearing in mind that the service revenue rate affects HR motivation. The management of RSUD Sidoarjo should pay more attention to the aspects of the service revenue received for the employees concerned, bearing in mind that the service revenue received affects the claim rate, motivation, and understanding of regulations. RSUD Sidoarjo can increase the service revenue received which is adjusted to the achievements of employees related to service claim. The management of RSUD Sidoarjo should pay more attention to the claim rate aspect so that hospital employees remain loyal in working at the hospital. RSUD Sidoarjo should pay more attention to aspects of the work motivation of its human resources considering that motivation affects the claim rate. This can be done by giving regular briefings, giving rewards if employees achieve targets, and so on. RSUD Sidoarjo should pay more attention to aspects of understanding regulations, considering that regulation understanding affects the claim rate. This can be done by providing regular training or outreach regarding the application of applicable regulations. Employees should be better at handling insurance claims, so that insurance can be claimed more quickly, so that patients are more satisfied. This can be done by focusing on the task of insurance claims by paying attention to the applicable SOPs, motivating self to work optimally, and attending seminars or workshops or attending if there is socialization regarding regulations in the hospital. It is better for future researchers to conduct research with different research subjects so that comparisons can be made between the subjects of this study and further research subjects with the same variables. In addition, future researchers should also conduct research on insurance claims other than Covid-19 claims.

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