ABSTRACT

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Judul   : Review of Patient Claims for Traffic Accident Victims in the ER

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Traffic accidents are events that occur in a traffic movement due to an error in the traffic shaping system that involves humans as drivers, vehicles, roads, and the surrounding environment. Traffic accidents are a problem that almost occurs in all countries in the world, which requires serious treatment considering the amount of loss caused. In Rsud Cengkareng the implementation of insurance patient claims is in accordance with the SPO and standards so that the process of filing claims especially for other insurance patients and insurance for victims of traffic accidents can be easily processed. Patients only need to fill out insurance documents for private insurance as well as provide insurance participant card, while for cases of accident the patient only fills in a chronological letter of incident and processes the police report. Based on the results of calculations from October 2019 to December 2019 and January 2020, there were 30 cases reported by accident victims and 30% covered by BPJS and 33% by Raharja Jasa, there were also about 37% not covered by the two BPJS insurers. and Jasa Raharja due to the absence of a report from the police. The patient does not want to deal with the police so that the police letter is not issued and the patient does not get his insurance rights, the patient usually pays at his own expense or the alleged perpetrator of the patient's collateral is responsible for all patient costs in the Rsud Cengkareng ER. Many of the victims of traffic accidents in the Rsud Cengkareng emergency room did not get the claims according to their insurance because many of the patients did not report their accident cases to the police on the grounds that they did not want to deal with the police.

Keywords :
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