

Analysis the Use of Operational Costs Against the Effectiveness of Capitation Fund Utilization at UPT Polonia Public Health Center (Puskesmas)

Fikaria Br Tarigan^{1*}, Rusti Br Perangin angin², Debi Yolanda Kaban³, Tri Dessy Ratna Sari⁴, Syahri Ariza Tasya⁵

^{1,2,3,4,5} Faculty of Business and Humanities, Accounting Study Program, Institut Teknologi dan Bisnis Indonesia, North Sumatera, Indonesia
(*fikatarigan48@gmail.com)

Abstract

Quality and equitable health services are the main objectives of national health development. One of the government's efforts to achieve this is through the National Health Insurance (JKN) Program with a capitation payment mechanism for Primary Health Care Facilities (FKTP), including community health centers (puskesmas). This study aims to analyze the use of operational costs on the effectiveness of capitation fund utilization at UPT Puskesmas Polonia. The research employed a descriptive qualitative method with data collection techniques through observation, interviews, and documentation. The findings show that operational costs have been allocated in accordance with regulations, namely 35% of capitation funds to support service needs such as medical consumables, medicines, office supplies, electricity and water, as well as promotive and preventive activities. In terms of effectiveness, the use of operational costs is considered to support service quality improvement, although there are challenges such as significant reductions in funds in certain years which potentially disrupt service continuity. Planning and reporting have been well implemented, yet monitoring needs to be strengthened to ensure greater accountability and efficiency. This study recommends the importance of need-based planning, continuous internal monitoring, and adaptive strategies to manage capitation fund fluctuations in order to enhance the effectiveness of health services in community health centers.

Keyword: Health Service Quality, Capitation Fund, Public Health Center

1. INTRODUCTION

Quality and equitable health services are one of the main goals of national development in the health sector. To achieve this, the Indonesian government, through the Social Security Administering Body (BPJS) for Health, implements the National Health Insurance (JKN) Program. One of the funding mechanisms in this program is the capitation payment system to First Level Health Facilities (FKTP), including Public Health Centers (Puskesmas). This capitation fund aims to support the optimal, efficient, and sustainable provision of health services. The capitation fund is a prepaid fund disbursed to FKTPs, such as Puskesmas, within the framework of implementing the JKN program. This fund is intended to support the activities of quality and continuous health services. However, in practice, the management of capitation funds often faces various challenges, particularly regarding the effectiveness of their utilization.

UPT Puskesmas Polonia, as one of the FKTPs under the Medan City Health Office, routinely receives capitation funds every month. In the management and reporting of the use of these capitation funds, UPT Puskesmas Polonia employs a simple administrative system based on Microsoft Office. This fund is expected to support all health service activities, both in terms of direct patient care and other supporting operations. At UPT Puskesmas Polonia, the capitation fund is divided into two main parts: 65% for service fees (jaspel) for health personnel and staff, and 35% for operational expenses supporting the services.

Based on the results of preliminary interviews conducted at UPT Puskesmas Polonia, several issues were found regarding the use of operational costs. For instance, operational expenditures are often carried out without detailed planning based on actual needs in the field. Some expenses, such as the purchase of examination tools or administrative needs, are done routinely but are not necessarily effective in supporting the improvement of service quality. On the other hand, the fluctuation in the monthly amount of capitation funds, which depends on the number of JKN patients served, also causes instability in the long-term management of operational costs. Therefore, the author suggests solutions for the operational cost usage problems at UPT Puskesmas Polonia by analyzing the actual needs, assessing the effectiveness of each expenditure, and compiling an annual operational plan based on real needs. The author also proposes routine monitoring and periodic budget adjustments to anticipate changes in the capitation fund amount, thereby increasing efficiency and service quality.

Furthermore, the supervision and evaluation of the use of operational costs still rely on annual inspections by the inspectorate or related agencies. The lack of regular monitoring means that potential inefficient use of funds is not immediately detected and corrected. This certainly impacts the effectiveness of capitation fund utilization, especially in supporting the improvement of health service access and quality. To address the weakness in operational fund supervision, the Puskesmas needs to form an internal supervision team, conduct routine financial reporting, and utilize digital information systems. Additionally, it is important to provide training for human resources, cooperate with external parties for transparency, and follow up on evaluation results to ensure capitation funds are used efficiently and effectively.

Therefore, a deeper analysis is needed regarding how operational costs are used at UPT Puskesmas Polonia and to what extent their use is capable of increasing the overall effectiveness of capitation fund utilization. This research is crucial to provide a real picture of the operational fund usage practices and to formulate recommendations that can improve efficiency and accountability in the Puskesmas's financial management. This study will be conducted by collecting data through interviews, observation, and document review.

2. RESEARCH METHODE

2.1 Type of Research

This research utilizes a descriptive qualitative approach, which is a research method aimed at describing and explaining phenomena that occur in depth based on data obtained from the field. This approach is used to understand how the use of operational costs influences the effectiveness of capitation fund utilization at UPT Puskesmas Polonia, based on the perspectives of the informants directly involved.

2.2 Research Location and Time

This research was conducted at UPT Puskesmas Polonia, located at Jl. Pendidikan, Polonia, Medan Polonia District, Medan City, North Sumatra 20157. The research time was carried out starting from May 24, 2025, until completion.

2.3 Data Sources

The data sources in this research consist of: Primary Data: Data obtained directly from in-depth interviews with the Head of the Public Health Center (*Kepala Puskesmas*) and the Treasurer. Secondary Data: Data obtained from books and websites that the author searched to find more information.

2.4 Data Collection Methods

The data collection methods used are as follows: (1) Direct Observation, Observation is conducted by directly observing activities related to the operational process and capitation fund management at the Puskesmas. This observation is done with limited participation, where the researcher is present at the location but does not directly involve themselves in the activities; (2) Interview, Interviews are conducted directly with informants who are considered to have knowledge and involvement in the use of capitation funds at the Puskesmas. The interviews are open-ended and flexible, following the flow of conversation and the informants' responses.

2.5 Data Analysis

The data analysis in this research aims to describe in depth how the use of operational costs affects the effectiveness of capitation fund utilization at UPT Puskesmas Polonia. The data obtained from interviews, observation, and documentation are analyzed using a descriptive qualitative approach, by interpreting the content of the data based on the main themes emerging from the field.

According to Spradley and Huberman (2024), data analysis in qualitative research is carried out both during data collection and after data collection is completed over a certain period. During the interview, the researcher already begins analyzing the interviewees' answers. The following are the data analysis techniques that will be used in this research, according to Miles and Huberman (in Ilmiah 2024):

a) Data Reduction

Data reduction is the process where the researcher performs an initial review of the generated data by examining the data in relation to the aspects or focus of the research. This process aims to reduce or redefine the relevant data. Appropriate and related data are systematically organized into categories, while data deemed unsuitable and unrelated are separated. Data reduction is a crucial step in qualitative data analysis that aims to simplify and organize raw data into meaningful and structured information. This process is carried out continuously throughout the research, where the researcher performs selection, focusing, and transformation of data from complex field notes into systematic summaries that can help understand the phenomena under study.

b) Data Display

Data display can be interpreted as the effort to show, elaborate, or present data in a systematic and structured manner. In qualitative analysis, data display involves the steps of organizing the data—making one data group relate to another—so that all analyzed data can be integrated into a unified whole. The data or information regarding the analysis of the UPT Puskesmas Polonia capitation fund utilization, once obtained, can be arranged regularly and clearly, facilitating understanding and interpretation. With a good display, the analysis results are expected to provide deeper insights and support sound decision-making in the management of these funds.

c) Conclusion Drawing

This stage is the final analytical step after the data is believed to have gone through the systematic processes of data reduction and data display. At this stage, the researcher can perform confirmation to sharpen the data and clarify understanding before reaching the final conclusion. This process involves critical reflection on the existing findings, as well as considering various perspectives that may emerge from the analyzed data. The

conclusion drawing is obtained based on an in-depth analysis of the UPT Puskesmas capitation fund utilization. Thus, the resulting conclusion is expected to provide beneficial recommendations for the improvement and development of the fund utilization system in the future. The resulting conclusion is expected to provide beneficial recommendations for improvement.

3. RESULT AND DISCUSSION

3.1 Research Findings

Based on the results of interviews, observation, and documentation at UPT Puskesmas Polonia, it was found that the use of operational costs is carried out through an annual planning process formalized in the RUK (Proposed Activity Plan) and RKAT (Activity and Budget Plan) documents. In accordance with the technical guidelines for JKN, the capitation fund is allocated into two main parts: 65% for service fees and 35% for operational expenses. The utilization of operational costs has adhered to the applicable standard operating procedures, both in terms of planning, implementation, and accountability. Consequently, every expenditure is adjusted to priority needs and the provisions regulated in the JKN technical guidelines. The operational costs are utilized for various health service support needs, including the procurement of medicines, medical equipment, office supplies (ATK), consumable medical materials, electricity and water payments, as well as promotive and preventive activities.

To determine the details of the operational cost usage, the following table presents a recapitulation of the estimated operational cost utilization over the last five years:

Table 1 Utilization of Capitation Fund Operational Costs

Utilization of Operational Cost	2020	2021	2022	2023	2024
Office Stationery	50.540.000	56.000.000	63.175.000	83.475.00	26.022.000
Consumable Medical Supplies	151.620.000	168.000.000	189.525.000	250.425.000	78.067.500
Promotion and Preventive Activities	101.080.000	112.000.000	126.350.000	166.950.000	52.045.000
Electricity and Water Costs	75.810.000	84.000.000	94.762.500	125.212.500	39.033.750
Medicines	126.350.000	140.000.000	157.937.500	208.687.500	65.056.250
Total	505.400.000	560.000.000	631.750.000	834.750.000	260.225.000

Table 2 Research Results Matrix from the Process Stage

No	Indicator	Adequate	Not Adequate	Notes
1	Planning	✓		Program planning is carried out at the beginning of the year in the form of a POA (Plan of Action), covering the amount of funds needed, the type of activities, and the volume of activities.
2	Organizing	✓		The Head of the Public Health Center is responsible for program implementation as the Budget User Authority (KPA).
3	Implementation	✓		The Public Health Center, as the program executor, implements the program based on the POA that has been approved by the responsible team at the Medan City Government.
4	Reporting	✓		Monthly/quarterly reports or reports submitted after the activity is carried out by the Public Health Center are running well.
5	Supervision		✓	Monitoring of BOK (Operational Health Assistance) at the Public Health Center is recognized as not yet running optimally.

Table 3 Research Results Matrix from the Output Stage

No	Indicator	Adequate	Not Adequate	Notes
1	Health Service Fees	✓		The allocation of capitation funds for health service fees is utilized for the payment of health service fees for health personnel and non-health personnel who provide services at the Public Health Center (Puskesmas).
2	Use of Operational Costs	✓		The allocation of capitation funds for supporting health service operational costs, such as medicines, medical equipment, and consumable medical materials.

3.2 Discussion

In this discussion, the author outlines the process of utilizing operational costs and their influence on the effectiveness of capitation fund utilization at UPT Puskesmas Polonia, Medan City, as follows:

1. Use of Operational Cost Standard in Capitation Fund Utilization

The research findings indicate that UPT Puskesmas Polonia has adhered to the operational standard which allocates 35% of the total capitation fund for operational costs annually, in line with the provisions in the JKN technical guidelines. These funds are used for various health service support needs, such such as office supplies, consumable medical supplies, promotive and preventive activities, electricity and water payments, and the provision of medicines. Based on the capitation fund realization from 2020 to 2024, the utilization of operational costs shows a fairly consistent allocation pattern. For instance, the procurement of consumable medical supplies receives the largest share of all operational costs, accounting for approximately 30%. This reflects the Puskesmas's focus on supporting direct medical services to patients. Furthermore, health

promotion and preventive activities, which receive a 20% allocation, indicate that the Puskesmas actively carries out its promotive and preventive functions. The use of funds for office supplies, electricity/water, and medicines also constitutes an important component for the smooth running of daily administration and services.

2. Effectiveness of Capitation Fund Utilization Based on Operational Cost Allocation

From the aspect of effectiveness, the use of capitation fund operational costs demonstrates that the allocation has supported the overall improvement of services. This can be seen from the proportion of expenditure that is relevant to service needs, whether curative, preventive, or administrative. For example, in 2023, the operational fund reached Rp834,750,000 and was largely directed towards medical equipment and medicines, which aligns with the condition of increased service load in the post-pandemic period. However, this effectiveness is not without several challenges. Based on 2024 data, there was a significant decrease in operational funds, namely only Rp260,225,000 from the previous Rp834,750,000 in 2023. This decrease poses a risk to the continuity of services, especially for crucial components like medical supplies and medicines. This could directly impact the quality of service and patient satisfaction. The consistent use of funds for promotive and preventive activities, such as counseling, healthy living campaigns, and the provision of supporting facilities, proves that operational funds are not only used for physical needs but also support changes in community behavior. This effectiveness is also reflected in the achievement of the Minimum Service Standards (SPM) indicators recorded at the Puskesmas. Furthermore, the effectiveness of fund management is also demonstrated by orderly reporting, needs-based planning processes, and internal and external supervision by the Health Office and the inspectorate. However, in 2024, there was a significant decline in the total operational fund due to a drop in the capitation fund realization. This highlights the crucial point that effectiveness is also highly dependent on the stability of the funds received.

3. Discussion of the Research Results Matrix at the Process Stage

a) Planning

Planning is carried out at the beginning of the year in the form of a POA (Plan of Action) document, which covers the type of activities, the amount of funds needed, and the volume of activities. This planning is done participatively by the management team. The systematic and well-documented planning process shows the effectiveness of fund utilization from the initial stage.

b) Organizing

The Head of the Puskesmas acts as the Budget User Authority (KPA) and is responsible for program implementation. The fund management structure is clear, with a division of duties and functions, as well as coordination between the treasurer and the program manager. This supports the smooth management of operational and capitation funds.

c) Implementation

Program implementation is carried out according to the POA approved by the city government. Activities are executed on time and achieve their targets. No deviations were found in the implementation of activities. This reflects that the implementation stage proceeds according to the plan and applicable procedures.

d) Reporting

The Puskesmas performs routine reporting, both monthly and quarterly. Reports cover the implementation of activities and the use of the budget. This reporting serves as a good form of accountability and internal control, and provides important data for evaluation.

e) Supervision

Supervision of fund usage is carried out by internal and external parties such as the Health Office. These supervisory activities prevent fund misuse and ensure that activities comply with regulations. Supervision is deemed quite effective in guaranteeing the accountability of fund usage.

4. Discussion of the Research Results Matrix at the Output Stage

a) Health Service Fees

The capitation fund is utilized for providing incentives to health and non-health personnel directly involved in services at the Puskesmas. The use of funds for these service fees is in accordance with regulations and is able to motivate health workers to improve the quality of service. Thus, the output in terms of service fees is considered effective.

The distribution of these health service fees is determined by considering the following variables: (1) Type of personnel and/or position; and (2) Attendance.

The variable for the type of personnel and/or position is assessed as follows: (1) Medical personnel, given a score of 150; (2) Pharmacist personnel or professional nursing personnel (Ners), given a score of 100; (3) Health personnel equivalent to S1/D4 (Bachelor's Degree), given a score of 60; (4) Non-health personnel equivalent to at least D3 (Diploma 3), health personnel equivalent to D3, or health personnel below D3 with more than 10 years of service, given a score of 40; (5) Health personnel below D3, given a score of 25; and (6) Non-health personnel below D3, given a score of 15.

Personnel who hold administrative double duties as Head of FKTP, Head of Administration, or JKN Capitation Fund Treasurer are given an additional score of 30.

b) Use of Operational Costs

Operational funds are used for the procurement of medicines, medical equipment, and consumable medical materials. The funds also support promotive and preventive activities. The use of these funds is proven to contribute to the availability of health service facilities and infrastructure. This demonstrates that the effectiveness of fund utilization is optimal and supports the improvement of health service quality at Puskesmas Polonia.

4. CONCLUSION

Based on the research findings regarding the "Analysis of the Use of Operational Costs Against the Effectiveness of Capitation Fund Utilization at UPT Puskesmas Polonia," the author concludes the following: UPT Puskesmas Polonia utilizes a Microsoft Office-based administrative system in managing capitation funds. This system covers the planning process through RUK (Proposed Activity Plan) and RKAT (Annual Activity and Budget Plan), activity implementation by respective work units, monthly and quarterly budget realization reporting, and evaluation by internal and external parties. This system runs manually and simply but has been quite effective in supporting program implementation. The operational cost allocation of 35% of the capitation fund is used for the procurement of consumable medical supplies, medicines, office supplies (ATK), electricity and water, and promotive and preventive activities. The use of operational costs has followed the applicable operational standards, is aligned with service needs, and supports the curative, promotive, and preventive functions. The Puskesmas also carries out orderly planning and reporting processes. However, the implementation of supervision has not been optimal and still relies heavily on inspections from the relevant agencies. The effectiveness of capitation fund utilization is evident from the consistency of budget usage according to its designated posts, the achievement of service targets, and the support for service quality improvement. Indicators such as the availability of medical supplies, medicines, and educational activities for the community show that the allocation of operational funds contributes positively to the quality of service at Puskesmas Polonia.

REFERENCES

- Collins, S. P., Storrow, A., Liu, D., Jenkins, C. A., Miller, K. F., Kampe, C., & Butler, J. (2021). *No Title 濟無 No Title No Title No Title*. 167-186.
- Dewangkara, P., & Hasin, A. (2023). Pengaruh Standar Operasional Prosedur (SOP) terhadap Kualitas Layanan (Studi Pada Balakosa.Co). *Selekta Manajemen: Jurnal Mahasiswa Bisnis & Manajemen*, 02(02), 8-19. <https://journal.uui.ac.id/selma/index>
- Elvan, S., & Hasin, A. (2023). Pengaruh Standard Operating Procedure dan Safety Management terhadap Kualitas Layanan pada Wisata Jeep Lava Tour Merapi di Sleman. *Jurnal Mahasiswa Bisnis & Manajemen*, 02(01), 268-281. *jbptunikompp-gdl-s1-2004-ellanurlae-535-BAB+II*. (n.d.).
- Layla. (2015). Manfaat perhitungan biaya operasional. *Angewandte Chemie International Edition*, 6(11), 951-952., 1(April), 6-19.
- Mutia, F., Latifah, S., Sri, R., & Fitriani, G. P. (2025). *Analisis pemanfaatan dana kapitasi di puskesmas kutalimbaru medan tuntutan*. 6(2), 92-104.
- Naftalin, F., & Ayuningtyas, D. (2020). Pemanfaatan Dana Bantuan Operasional Kesehatan Pada Puskesmas Kranji Di Kota Bekasi. *Jurnal Bidang Ilmu Kesehatan*, 10(1), 95-103. <https://doi.org/10.52643/jbik.v10i1.823>
- Natanagara, D., & Terawati, M. T. (2023). Pengaruh biaya operasional terhadap laba ada perusahaan subsektor makanan dan minuman (studi kasus Bursa Efek Indonesia). *Prosiding*, 6681(6), 65-72.
- Padil, M. (2023). *Analisis Penerapan PSAK Syariah No. 109 Terhadap Pencatatan Akuntansi Zakat, Infak/Sedekah Baznas (Studi kasus : Banas Kota Bogor, Baznas Kabpaten Boor, dan Baznas Kota Depok Tahun 2021)*. 19.
- Palino, D. (2020). Analisis Pemanfaatan Dana Kapitasi Dalam Meningkatkan Mutu Layanan Pada Puskesmas Makale". *ABIS: Accounting and Business Information Systems Journal*, 5(4). <https://doi.org/10.22146/abis.v5i4.59247>
- PUTRA, P. A. (2023). Pemanfaatan Pojok Literasi Sebagai Sumber Belajar Ips Di SmpNegeri 1 Kota Bengkulu. *Skripsi*, 14-35. <http://repository.uinfasbengkulu.ac.id/id/eprint/1396>
- Reki H, T., Welson Y, R., & Novva N, P. (2021). Pelayanan Kesehatan di Puskesmas Gemeh Kecamatan Gemeh Kabupaten Kepulauan Talaud. *Jap*, 7(112),236-257. <https://ejournal.unsrat.ac.id/index.php/JAP/article/view/36331>
- Yusri, A. Z. dan D. (2020). Kajian Teori Efektivitas Universitas Tribakti Lirboyok Kediri. *Jurnal Ilmu Pendidikan*, 7(2), 809-820.
- Yusri, A. Z. dan D. (2020). Kajian Teori Efektivitas Universitas Tribakti Lirboyok Kediri. *Jurnal Ilmu Pendidikan*, 7(2), 809-82