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Evaluasi Proses Pembuatan Laporan dan Pemanfaatan Informasi Rekam Medis di Rumah Sakit Usada Sidorejo

Hubungan Kestapan Individu dan Kestapan Organisasi dalam Pelaksanaan SSN di RSUD Bhakti Dharma Husada Kota Surabaya

Evaluasi Pelaksanaan Standar Pelayanan Minimal pada Program Penenaman Penderita Pneumonia Balita

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FACTORS THAT AFFECT THE HIGH CLAIMS RATIO OF WORK ACCIDENT INSURANCE PROGRAM

ANALISIS FAKTOR YANG MEMPENGARUHI TINGGINYA RASIO KLAIM PROGRAM JAMINAN KECELAKAAN KERJA DI PT. JAMSOSTEK

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Abstract

Work Accident Insurance Program (JKK) is a form of protection provided to workers when injured at work including occupational disease. Unfortunately the utilization was so high and beyond the claim ratio. In six office branch of PT. Jamsostek, all of them were over utilized. This study aimed to analyze factors that affect the high claims ratio of work accident insurance program. This was a descriptive study with cross sectional technique design applied. The samples were branch offices of PT. Jamsostek as JKK provider which determined using judgment sampling method. Two branch offices were selected based on it similarity class category branch office. This study showed that among 5 variables studied, control awareness in branch office was the best predictor in claiming the supply induced demand. It related to the possibility of legal hazard in branch office.

Keyword: accident, insurance, program, claim, management,

Daftar Pustaka: