

**THE IMPACT OF CHANGING IN HEALTH INSURANCE PROVIDER  
POLICIES ON THE EMPLOYEES**

**A Case Study of PT Angkasa Pura 1 (Persero) Yogyakarta**

AN INTERNSHIP REPORT



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UNIVERSITAS ISLAM INDONESIA

YOGYAKARTA

2021

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**A Case Study of PT Angkasa Pura 1 (Persero) Yogyakarta**

FINAL ASSIGNMENT: AN INTERNSHIP REPORT

Submitted as partial fulfillment of the requirements to obtain the Bachelor's  
Degree in International Program of Management Department of Business and  
Economics Faculty at Universitas Islam Indonesia



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YOGYAKARTA

2021

### DECLARATION OF AUTHENTICITY

Here I declare the originality of this internship report; I have not presented anyone else's work to obtain my university degree, nor have I presented anyone else's words, ideas or expression without acknowledgement. All quotations are cited and listed in the reference of the internship report.

If in the future this statement is proven to be false, I am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, 21<sup>st</sup> September 2021



Chelsy Bettido

**APPROVAL PAGE I**

**THE IMPACT OF CHANGING IN HEALTH INSURANCE PROVIDER  
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**A Case Study of PT Angkasa Pura 1 (Persero) Yogyakarta**

**A BACHELOR DEGREE INTERNSHIP REPORT**

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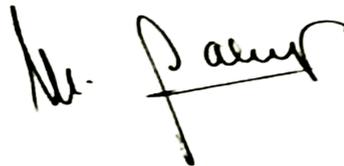
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THE IMPACT OF CHANGING IN HEALTH INSURANCE PROVIDER  
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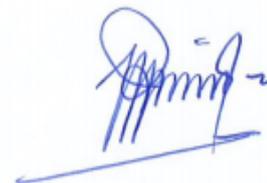
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**LEGALIZATION PAGE**

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# **THE IMPACT OF CHANGING IN HEALTH INSURANCE PROVIDER POLICIES ON THE EMPLOYEES**

## **A Case Study of PT Angkasa Pura 1 (Persero) Yogyakarta**

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### **ABSTRACT**

PT Angkasa Pura I is a company engaged in aviation navigation services that must provide quality and quality services to satisfy prospective passengers. This internship takes one month in PT Angkasa Pura I Yogyakarta Adisutjipto International Airport. The author was placed in the Service and Human Capital department by PT Angkasa Pura I Yogyakarta based on university majors to help companies achieve their goals. The internship is used to see how changes in health insurance provider policies affect employees. From interviews conducted by several permanent employees from various lines of departments, this change in health insurance providers was felt to be less able to meet employee satisfaction when compared to health insurance providers previously used by the company.

**Keywords:** *PT Angkasa Pura I, health insurance provider, employee satisfaction.*

# **THE IMPACT OF CHANGING IN HEALTH INSURANCE PROVIDER POLICIES ON THE EMPLOYEES**

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### **ABSTRAK**

PT Angkasa Pura I merupakan perusahaan yang bergerak di bidang jasa navigasi penerbangan yang harus memberikan pelayanan yang bermutu dan berkualitas untuk memuaskan calon penumpang. Magang ini berlangsung selama satu bulan di PT Angkasa Pura I Bandara Internasional Adisutjipto Yogyakarta. Penulis ditempatkan di departemen Service dan Human Capital oleh PT Angkasa Pura I Yogyakarta berdasarkan jurusan universitas untuk membantu perusahaan mencapai tujuan mereka. Magang yang dilakukan berfungsi untuk melihat bagaimana kebijakan perubahan provider asuransi kesehatan mempengaruhi karyawan. Dari wawancara yang dilakukan oleh beberapa karyawan tetap yang berasal dari berbagai lini departemen, perubahan provider asuransi kesehatan ini dirasakan kurang mampu memenuhi kepuasan karyawan jika dibandingkan dengan provider asuransi kesehatan yang sebelumnya digunakan oleh perusahaan.

**Kata Kunci:** *PT Angkasa Pura I, provider asuransi kesehatan, kepuasan pegawai.*

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The preparation of this internship is not separated from the encouragement and the support from several parties. In this occasion, the author wants to give thanks to:

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report is far from perfect but, hopefully, this internship report may be useful for management study, especially in human resource management study.

Wassalamualaikum. Wr. Wb.

Researcher,

A handwritten signature in black ink, appearing to read 'Chelsy Bettido', with a long horizontal flourish extending to the right.

Chelsy Bettido

## TABLE OF CONTENTS

DECLARATION OF AUTHENTICITY	3
LEGALIZATION PAGE	6
ABSTRACT	7
ABSTRAK	8
TABLE OF CONTENTS	14
LIST OF FIGURES	17
LIST OF TABLES	18
CHAPTER I	19
INTRODUCTION	19
1.1    Company Profile	19
1.1.1    Logo's Company	20
Figure 1.1 Logo's of PT Angkasa Pura I (Persero)	21
1.1.2    Corporate Development Direction	21
1.1.3    The purpose of PT Angkasa Pura 1 (Persero) Yogyakarta	21
1.1.4    Adisutjipto Airport Services Products	22
1.    PJP4U(Landing, Placement and Storage Services for Aircraft)	22
2.    PJP2U (Aircraft Passenger Services	22
3.    Aviobridge	23
4.    Check-in Counter	23
5.    Baggage Handling System (BHS) or Hold Baggage Screening (HBS)	23
6.    Concession for Airport Facility Use Services	24
1.1.5    Operations of Adisutjipto International Airport Yogyakarta	24
1.    Aeronautical Services	24
2.    Non-Aeronautical Services	25
1.1.6    Organizational Structure of PT Angkasa Pura I (Persero)	26
Figure 1.2. Organizational Structure of PT Angkasa Pura 1 (Persero)	
Yogyakarta, Adisutjipto International Airport	29
1.2    Background of the Study	30
1.3    Problems Formulation	31
1.4    Internship Objectives	32

1.5	Benefits of Internship	32
1.	Benefits for the researcher	32
2.	Benefits for university	33
3.	Benefits for the company	33
CHAPTER II		34
LITERATURE REVIEW		34
2.1	Previous Research	34
2.2	Compensation	38
2.3	Designing Compensation and Benefit Program	41
2.4	Health Insurance	42
2.4.1	Types of Medical Expenses	43
2.4.2	Source of Health Fee	43
2.4.3	Factors Affecting the Demand for Health Insurance	44
2.4.4.	Health Insurance Benefits	46
2.4.5	Types of Health Insurance	47
2.5	Employees	48
2.5.1.	Employee Functions and Roles	49
CHAPTER III		51
METHODOLOGY		51
3.1	Types of Research	51
3.2	Data Source	51
3.3	Data Analysis	53
3.4	Validity and Credibility of Data	54
1.	Extend Observation	55
2.	Improvement of provisions in research	55
3.	Triangulations	55
4.	Member Check	56
3.5	Research framework	57
3.6	Time and Location of Internship	58
3.7	Unit of analysis	58
CHAPTER IV		60
RESEARCH FINDING		60
4.1	Respondents Overview	60

4.2	Research Finding About Problems Employees Faced with Changing Health Insurance Providers	60
1.	Difference between Previous and Current Provider	60
2.	Effect of Change in Provider Policy toward Employee Perception	63
3.	Effect of Change in Provider Policy toward Employee Satisfaction	65
4.	Differences in Service Quality at Current Insurance Providers Affect Employee Satisfaction	66
5.	Policy Change in The Future	67
	CHAPTER V	70
	RESEARCH ANALYSIS AND DISCUSSION	70
5.1	Analysis and Discussion about The Difference between the Previous and Current Insurance Provider	70
5.2	Analysis and Discussion Effect of Change in Provider Policy toward Employee Perception	72
5.3	Analysis and Discussion Effect of Change in Provider Policy toward Employee Satisfaction	74
5.4	Analysis and Discussion Differences in Service Quality at Current Insurance Providers Affect Employee Satisfaction	75
5.5	Analysis and Discussion on Policy Change in The Future	78
	CHAPTER VI	80
	CONCLUSION AND RECOMMENDATION	80
6.1	Conclusion	80
6.2	Suggestions	82
	REFERENCE	84
	APPENDICES	89
	APPENDIX A	89
	Internship Assessment Form	89
	APPENDIX B	90
	Daily Activity's Schedule	90
	APPENDIX C	101
	Letter in Acceptance to the Internship at PT. Angkasa Pura 1 (Persero) Yogyakarta	101
	APPENDIX D	102
	Interview Transcripts (Bilingual)	102
	APPENDIX E	115
	Documentation	115

## **LIST OF FIGURES**

*Figure 1.1 Logo's of PT Angkasa Pura 1 (Persero)* 21

*Figure 1.2 Organizational Structure of PT Angkasa Pura 1 (Persero) Yogyakarta,  
Adisutjipto International Airport* 29

*Figure 3.1 Research Design* 58

## LIST OF TABLES

*Table 5.1 Quality and Policies Difference*

76

# CHAPTER I

## INTRODUCTION

### 1.1 Company Profile

PT Angkasa Pura I (Persero) Yogyakarta, Adisutjipto International Airport is one of the State-Owned Enterprises (SOEs) under the Ministry of Transportation of the Republic of Indonesia which is engaged in aviation navigation and airport services business in Indonesia. At the time of its inception in 1962, Angkasa Pura was the pioneer of commercial airport operations in Indonesia. In November 15, 1962, the Government Regulation (PP) No. 33 of 1962 issued the Establishment of a State Company called the State Corporation (PN) Angkasa Pura "Kemayoran", and since 1965 the name has changed to PN Angkasa Pura. This change is intended to further open up the possibility of managing other airports in the territory of Indonesia. In 1974, it again changed its name to the Public Corporation (PERUM), Angkasa Pura.

In line with the Government's policy that the management of the Airport is more oriented towards achieving profits, in 1993, PERUM Angkasa Pura I changed its legal form to PT Angkasa Pura I (Persero). Until 1993, PT Angkasa Pura I (Persero) was trusted by the Government to manage 10 airports, namely: Ngurah Rai Airport - Denpasar Bali, Polonia Airport-Medan, Juanda Airport-Surabaya, Hasanuddin Airport-Makassar, Sepinggan Airport - Balikpapan, Airport Frans Kaisiepo - Biak, Sam Ratulangi Airport - Manado,

Adisutjipto Airport - Yogyakarta, Adi Sumarmo Airport - Surakarta, and Syamsudin Noor Airport - Banjarmasin.

Angkasa Pura I Company (Persero) Yogyakarta Adisutjipto International Airport is an airport with the class 1B category, namely secondary scale collector airports. Secondary-scale collector airports are airports that play as one of the supporting infrastructures for the services of the National Activity Center (PKN) which serves passengers with a number greater than or equal to 1,000,000 (one million) and smaller than 5,000,000 (five million) people per year (Ministry of Transportation, 2010).

Adisutjipto International Airport Yogyakarta is the most important tourist air gate for the JOGLOSEMAR (Jogja-Solo-Semarang) triangle area with a service area that covers the DIY region, South Central Java, and West-East Java. Adisutjipto International Airport Yogyakarta has established itself as the 3rd busiest airport on the island of Java after Jakarta's Soekarno-Hatta Airport and Surabaya's Juanda. The number of airlines that use Adisutjipto International Airport is 10 (ten) airlines, namely: Garuda Indonesia, Nam Air, Lion Air, Wings Air, Citilink, Air Asia, Sriwijaya Air, Express Air, Silk Air, and Batik Air (Annual Report of PT Angkasa Pura I, 2019).

### **1.1.1 Logo's Company**

The following is the logo of PT Angkasa Pura I (Persero) Adisutjipto Yogyakarta:



**Figure 1.1 Logo's of PT Angkasa Pura I (Persero)**

The meaning and philosophy of the logo:

- a. Airports writing is used to clarify the fields they work on.
- b. The picture of two hands shaking hands gives the meaning that the sky pretends to be ready to serve and also develops give and take and together stronger.
- c. The green color symbolizes a down to earth business.
- d. The blue color symbolizes the sky, it is hoped that the two colors will become harmonious colors.

### **1.1.2 Corporate Development Direction**

- a. Independence in the construction and development of airports and air traffic services.
- b. Increased contribution of non-aeronautics and competitiveness or quality of aeronautics.

### **1.1.3 The purpose of PT Angkasa Pura 1 (Persero) Yogyakarta**

- a. Implementing and supporting government policies and programs in the field of economy and national development in general, as well as

development in the field of airport services by applying the principles of a Limited Liability Company.

- b. Providing services to the community while seeking profit for the business.
- c. Increasing the company's benefits for stakeholders with high quality and efficient air traffic services and airport services.

#### **1.1.4 Adisutjipto Airport Services Products**

The airport service products owned by Adisutjipto International Airport Yogyakarta are for passengers or all fields directly related to airlines or flight crew. These services include:

##### **1. PJP4U (Landing, Placement and Storage Services for Aircraft)**

This aircraft landing service product is a landing service activity provided to aircraft that land at the airport. Aircraft Placement Service Products are services provided for aircraft placement in an open place at the Airport. Aircraft Storage Services Products are services provided to aircraft in the hangar.

##### **2. PJP2U (Aircraft Passenger Services)**

Aircraft Passenger Services are services provided to each passenger at the airport departure or arrival terminal operated by Angkasa Pura Airport.

### **3. Aviobridge**

Aviobridge Usage Services are avio bridge usage services provided to any air transport business entity or air transport company or aircraft operator upon departure or arrival of passengers.

### **4. Check-in Counter**

Check-In Counter Usage Services are services provided to air transport companies or aircraft operators in connection with the use of airport facilities.

### **5. Baggage Handling System (BHS) or Hold Baggage Screening (HBS)**

Services provided to air force companies or aircraft operators in connection with the use of the Baggage Handling System facility, is a conveyor system that is used to transport passenger baggage after the inspection and check-in process for departing passengers. The baggage is then taken to the stockpile area ready to be transported for transport to the airplane. This service also applies for arrival passengers with the opposite process or when the baggage is brought to the baggage claim area. The services also provide air transport companies or aircraft operators in connection with the use of the Hold Baggage Screening facility that includes baggage inspection systems with x-ray machines that are directly integrated with BHS and can automatically find out the status of baggage security to be distributed

according to inspection results, sort and identify the destination of the baggage that need to be transported to the aircraft for departure passengers.

## **6. Concession for Airport Facility Use Services**

A concession is a service provided as the right for the third party to use Airport facilities related to business activities carried out at the Airport. This concession is imposed on companies that operate at the airport such as the Aircraft Expedition business (EMPU), Regulated Agent (RA), Ground Handling, and In-flight Catering.

### **1.1.5 Operations of Adisutjipto International Airport Yogyakarta**

The business line of PT Angkasa Pura I (Persero), Yogyakarta Branch of the Adisutjipto International Airport is airport services which are divided into 2 major parts namely aeronautical services and non-aeronautical services.

#### **1. Aeronautical Services**

Aeronautical services are services provided to airlines and passengers consisting of:

- a. Aircraft Parking, aircraft placement, and storage services within the Airport. For this reason, PT Angkasa Pura I (Persero) Yogyakarta Branch Adisutjipto International Airport provides an apron facility that can accommodate 8 aircraft, 7 units in Terminal

A, and 1 unit in Terminal B. In addition to the apron, in cooperation with various agencies, filling facilities also provide fuel, aircraft maintenance, and airline operational support needs.

- b. Passenger Processing, Passenger services within the Airport. PT Angkasa Pura I (Persero) Yogyakarta Branch Adisutjipto International Airport provides terminal facilities for comfortable passengers. In the terminal, passengers are given facilities such as check-in, transit, and boarding passengers.

## **2. Non-Aeronautical Services**

Non-aeronautical services are supporting services for airlines and passenger companies in collaboration with various parties, consisting of:

- a. Food and Beverages inside and outside the airport terminal.
- b. Retail, shopping services for passenger needs which are duty-free.
- c. Advertising, as a strategic public facility, the airport provides space for advertisements that can be used by various companies.
- d. Hotel, cooperation with Angkasa Pura Hotel, the airport sets up a transit hotel inside the passenger terminal.
- e. Properties, airport rents space inside or outside the passenger terminal that can be rented for various needs.
- f. Transportation services including airport shuttle, taxi, bus, and others.

- g. Cargo Service, aircraft cargo management services including cargo inspection and storage.

#### **1.1.6 Organizational Structure of PT Angkasa Pura I (Persero) Yogyakarta**

In general, a business entity or institution has an organizational structure and support staff that are coordinated, organized, and integrated with a business entity or institution to achieve a set goal. Likewise, Adisutjipto International Airport Yogyakarta has an organizational structure, staffing staff, and the Center for Aviation Safety Organizations that have been arranged in supporting the workings of a conducive airport.

Adisutjipto International Airport Yogyakarta is a government-owned business entity under the auspices of the Ministry of Transportation of the Republic of Indonesia, but in its technical operations, the airport is carried out by PT Angkasa Pura I (Persero).

The functions and tasks of PT. Angkasa Pura I (Persero) generally are as follows:

1. Administration of traffic safety operation units for flights.
2. Coordination of all airport activities.
3. Maintenance of all airport facilities.
4. Airport balance and security services.
5. Carrying out financial administration, procurement of goods, equipment, and development of staffing.

## 6. Provision of facilities and infrastructure for airplanes.

The organizational structure of Adisutjipto International Airport Yogyakarta is led by a General Manager, while the implementation of the task, the general manager is supported by several Departments with each Department is headed by a department head. The department head is in charge for several sections, each section is headed by a section head.

In carrying out their duties, each staff member at Adisutjipto International Airport Yogyakarta has the responsibility to the department head or senior manager who supervises their duties and is required to comply with and follow all existing regulations. Each Section Head or Manager is responsible to the Department Head or Senior Manager and each Department Head is responsible to the General Manager of Adisutjipto International Airport Yogyakarta. The General Manager of Adisutjipto International Airport Yogyakarta is responsible to the Director of PT. Angkasa Pura I (Persero) center in Jakarta.

In carrying out the duties, each department is led by a Department Head, the Department Head oversees the Section Head. The section Head supervises several Supervisors who in carrying out their duties are responsible for overcoming operational problems at the Airport.

The organizational structure of Adisutjipto International Airport Yogyakarta is an airport operating system that supports the smooth running of domestic and international air traffic services. The departments at Adisutjipto International Airport Yogyakarta are as follows:

1. Airport Operation & Services Department.
2. Airport Security & Safety Department.
3. Airport Readiness Department.
4. Sales Department.
5. Information Communication Technology Department.
6. Finance & Information Department.
7. Shared Services Department

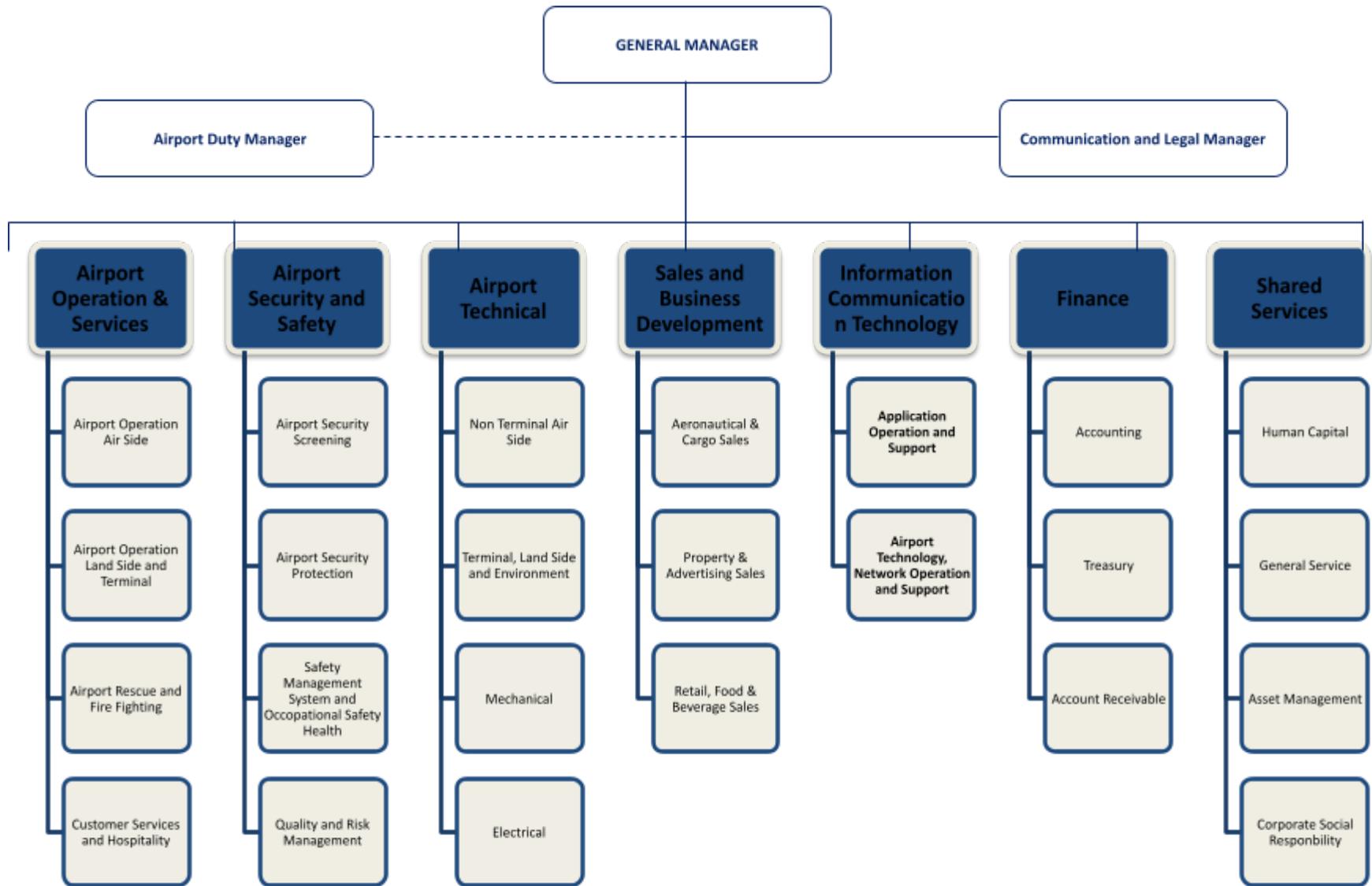


Figure 1.2. Organizational Structure of PT Angkasa Pura 1 (Persero) Yogyakarta, Adisutjipto International Airport

## **1.2 Background of the Study**

The airport management industry is an industry that has opportunities to develop and advance because this industry is a state-owned industry or a state-owned public agency (BUMN) where there is only one in Indonesia. The development of tourist destinations is also able to increase growth in this industry. This is certainly an opportunity to increase company revenue.

In 2020, Angkasa Pura I will direct innovation to grow the existing business portfolio. Innovation in the expansion was carried out not only in the development of the existing airport but also in the construction of new airports and the takeover of airports. Synergy with subsidiaries will also continue to be carried out to maximize financial performance. Going forward, a hub and spoke strategy will be implemented from managed airports (PT Angkasa Pura I Annual Report, 2019).

PT Angkasa Pura I is a company engaged in services, and the company must provide quality services to satisfy prospective passengers. Therefore, PT Angkasa Pura implemented service excellence and compliance strategy. One of the human resources programs is providing compensation and benefits to the employee. Compensation itself is all income in the form of money, goods directly or indirectly received by employees in return for their services to the company. While benefit is

non wage compensation given to the employee as in addition to normal wages.

For example is the health insurance program, which is the highlighted aspect in this report. For several years PT. Angkasa Pura 1 is partnered with AdMedika as the health insurance provider. The employee seems to be enjoying the health insurance benefit given by the company. And later going on, the company decided to partner with Mandiri Inhealth as the new health insurance provider. This change might not give the employee the same satisfaction as the service provided by AdMedika. The employee seems to enjoy the previous health insurance provider.

Here we see that the selection of insurance providers, especially health insurance, can have an impact on employees, including on performance, and satisfaction involving employee commitment to the company.

The change in the insurance provider in the company turned out to make new problems arise in the company. This regulation makes employees feel directly the impact they will receive as a result of changes in health insurance providers that have been determined by the directors of the company PT Angkasa Pura 1. This can also be expected to affect employees at Angkasa Pura I.

### **1.3 Problems Formulation**

From the internship process, the researcher sees that the changing health insurance provider brings several issues for the employees, there is

dissatisfaction among employees due to this change in insurance policy.

The followings are some specific issues that were investigated:

1. What is the difference between the previous and current providers?
2. How will this provider policy change affect employees?
3. Does the change in provider policy make employees feel satisfied?
4. How the service quality felt by employees in the new insurance provider?
5. Can the new policy be changed?

#### **1.4 Internship Objectives**

In order to find out the problem formulation stated in the previous part, the researcher carries out an internship program in Adisutjipto Airport as PT. Angkasa Pura I Yogyakarta. During the internship, the researcher will analyze and observe the problem formulation by following objectives below:

1. Analyzing the Angkasa Pura I Yogyakarta.
2. Analyzing the impact of changing health insurance providers on employees of Angkasa Pura I Yogyakarta.

## **1.5 Benefits of Internship**

### **1. Benefits for the researcher**

The internship programs will give the interns understanding and ability to observe how HRM practices in real life, based on changes to health insurance providers on Angkasa Pura 1 (Persero) Yogyakarta. By understanding the case, the interns hope to have a view to solve future problems in future work life.

### **2. Benefits for university**

The university will be given information on how to manage human resources, especially in making compensation and benefit programs based on the case at Angkasa Pura I (Persero) Yogyakarta. Furthermore, collaboration with Angkasa Pura I (Persero) Yogyakarta contributes to the enrichment of the human resource management field and also provides additional literature in case studies of HR strategies. Also hoping for future collaboration between Angkasa Pura I (Persero) and Universitas Islam Indonesia.

### **3. Benefits for the company**

This internship report is expected to give PT. Angkasa Pura 1 (Persero) additional information on the change on health insurance provider issue, so it will help the company on designing better compensation and benefits programs in the future.

## CHAPTER II

### LITERATURE REVIEW

#### 2.1 Previous Research

Previous studies are journal references that are used as references by researchers. Journal references are related to the discussion in this study. The journal will be researched to strengthen the reasons that support the research. Here are some journals from previous researchers:

Lazear (2018) with the title Compensation and Incentives in the Workplace. His research discusses the relationship between labor and compensation. The existence of labor is caused because social beings need to work in order to survive. Therefore every worker needs compensation. The theme of this research is that incentives influence behavior and that economics as a science has made good progress in determining how compensation and its forms affect workers' effort. Compensation and its structure have a profound effect on employee motivation. The greater the compensation, the better the employee's performance, and vice versa.

The second journal by Muhammad Khasbulloh (2018) with the title Compensation and Benefit Implementation: An Overview of Sharia-Based SDI Management. This study discusses compensation and benefits that are used as strategies by companies to be able to manage the company's human resources and things that are interesting to note and

become challenges for managers, namely how the compensation system is able to maintain a sense of justice (internal equitable) with the value of the labor market (externally competitive). A balance can occur if the manager tries to perform maintenance on the system and the amount of the compensation value. Compensation and benefits in the perspective of Islamic SDI management must pay attention to aspects of the value of work benefits as the basis for determining salaries and aspects of Islamic justice values. Therefore, to be able to implement these sharia aspects, payroll management is carried out using "job grading". This study seeks to provide a normative explanation regarding the implementation of compensation and benefits in a review of sharia-based SDI management.

The third journal by Michael, et al. (2016) with the title Impact of Compensation Package on Employee Retention. This journal discusses the impact of compensation on employees, because of the widespread movement of the best employees from a company who move to another company because the compensation provided is more attractive. The main objective of this study was to determine the impact of the compensation package on employee retention, to establish whether there is a relationship between the compensation package and job satisfaction. The population in this study were 71 employees. Primary data was collected using a questionnaire and the collected data were analyzed using SPSS. The results of the study indicate that there is a significant relationship between the compensation package and job satisfaction, and there is a significant

relationship between job satisfaction and employee retention. The more satisfied employees are, the longer they stay in a company.

The fourth journal by Novianti and Nurtjahjanti (2018) with the title *The Relationship Between Perceptions of Compensation and Innovative Behavior in Employees of PT Telkom Regional Division IV Central Java and DIY*. This study discusses the relationship between perceived support for compensation and innovative behavior in employees of PT Telkom regional division four, Central Java and DIY. The sampling technique used is simple random sampling. The research instrument consisted of two scales, namely the innovative behavior scale and the perception scale of compensation. Data analysis used simple linear regression. The results of this study indicate that there is a positive relationship between perceived support for compensation and innovative behavior in employees of PT Telkom regional division four, Central Java and DIY, the perception of compensation provides an effective result of 34.7%.

The fifth journal by Zahrani and Susanta (2020) with the title *The Effect of Job Training and Compensation on Employee Performance (Case Study on Customer Service Representative PT. Telkom (Persero) Tbk Semarang Telecommunications Area)*. The purpose of this study was to determine the effect of job training and compensation on the CSR performance of Plasa Telkom Witel Semarang. The type of research used is explanatory research. The sampling technique used is proportional

random sampling technique. The data analysis method used is regression analysis with the SPSS 20.0 program. The results of the study indicate that there is a positive influence between the variables of job training and compensation on CSR performance, which means that if there is an increase in the independent variable on the dependent variable, there will be an increase in the dependent variable. The correlation coefficient between the two independent variables on the dependent variable has a strong relationship. The magnitude of the contribution of the job training variable shows that both variables are able to explain and predict the dependent variable.

The sixth journal by Nafiah and Husna (2015) with the title *Analysis of the Functional Position Allowance of Librarians on the Performance of Librarians at the UPT Regional Library of Central Java Province*. The purpose of the study was to determine the influence of the functional position allowance of librarians on the performance of librarians at the UPT Regional Library of Central Java Province. The research design used is quantitative with the type of descriptive research and survey approach. The data collection technique used non-probability sampling. The results of this study indicate that the librarian's functional position allowance has an influence on the librarian's performance. This is shown from the results of the independent variable and the dependent variable having a contribution of 31.8% while the rest is influenced by other variables not examined. The results of the hypothesis test are that

there is a significant influence between the librarian's functional allowance variable and the librarian's performance variable.

The seventh journal by Fakhri, et al (2020) with the title Analysis of the Effect of Compensation and Training on Employee Performance with Employee Engagement as an Intervening Variable. This study aims to examine the effect of compensation provided and training programs as a strategy in improving employee performance and how employee engagement mediates this relationship. The object of this research is the employees of PT Ciomas Adisatwa Pabelan unit in the production section totaling 141 samples, as well as collecting data using a questionnaire. The analysis technique uses SEM with AMOS software. The results of this study prove that compensation, training, and employee engagement have a positive and significant influence on employee performance, and employee engagement has succeeded in mediating the relationship between compensation given. This study also explains that training is the most appropriate strategy in improving employee performance and compensation is the most appropriate strategy in increasing employee engagement.

## **2.2 Compensation**

Compensation is all income in the form of money, goods directly or indirectly received by employees in return for services provided to the company (Tjahjono, 2015). Directly proportional to Marwansyah (2016) that compensation is a fair and appropriate company reward in the form of

material or non-material to employees as a reward or contribution to the achievement of company goals. A good compensation system will greatly affect the morale and productivity of a person. A good compensation system needs to be supported by a rational method that can create a person who is paid or compensated according to the demands of his job. According to Hidayat (2017) compensation is all income in the form of money, goods directly or indirectly received by employees in return for their services to the company. Compensation in the form of money means that salaries are paid in currency to the employee concerned. Compensation in kind means that wages are paid in kind. The following are the objectives of providing compensation to employees:

1. Get qualified employees. Companies compete with each other to get qualified employees and meet the standards demanded by the company.
2. Retaining existing employees. Competitive compensation allows companies to retain employees who have the potential and quality to keep working at the company. This prevents high employee turnover rates and cases of employee hijacking by other companies simply by being offered a high salary.
3. Justice. Companies should consider providing fair compensation. The existence of compensation administration ensures the fulfillment of a sense of justice in the relationship between management and employees.

4. Changes in attitude and behavior. Adequate and fair compensation for employees should be able to improve good attitudes and behavior and affect work productivity.
5. Cost efficiency. A rational compensation program helps the company to acquire and retain human resources at a reasonable cost level so that with a competitive salary, the company can get a balance from the increased work ethic of the employees.
6. Legality administration. The compensation provided must comply with government regulations in the law, so that the compensation for each company is evenly distributed in accordance with these regulations.

According to Lazear (2018) companies should also consider highly skilled workers who also have the ability to help others. If compensation is only paid based on individual work, then the employee will not spend time helping others or working with the team, but if paid based on team results then the employee will work with his team.

Based on Kruse (2016) a review of 100 studies shows that there is a positive effect of the impact of team incentives even though there are causes and consequences. A study that discusses compensation based on team earnings greatly changes performance in a company. In an international law firm, senior lawyers who were previously unwilling to share work with their subordinates became willing to share work with their subordinates (Bartel, et al, 2017).

### **2.3 Designing Compensation and Benefit Programs**

Scott, Snell, and Bohlander (2018) described that many forces must be weighed and kept in balance for a benefits program to succeed. For example, a firm's managers must consider how to fund its benefits program and sustain it, as well as the tax consequences related to it. The needs of a company's employees also must be considered because they can differ significantly from firm to firm. If the firm's industry is unionized, this will also affect the types of benefits the firm is likely to have to offer. So will the benefits its competitors are offering and the organization's strategic objectives. Microsoft, for example, picks up the full tab for medical care for all of its U.S. employees and their dependents, which is unusual. But the firm does so because one of its strategic objectives is to attract the top talent in the country. The benefits plan also needs to be compatible with the organization's strategic compensation plan, including its total rewards strategy.

According to Handayani (2016) shows that the main factors that influence compensation policy are conditions of company finances. The forms of compensation provided are financial and non-financial compensation. Financial compensation i.e. wages and compensation based on the achievement of work targets. Compensation non-financial in the form of awards for employees, career paths and assistance for employees on problems faced by employees.

## **2.4 Health Insurance**

According to the US Health Insurance Report (2018), health insurance means financing a person's health care expenses. While the majority of people have private health insurance, primarily through an employer, many others obtain coverage through programs offered by the government. Other individuals do not have health insurance coverage at all. Year to year, the prevalence of health insurance coverage and the distribution of coverage types may change due to economic trends, shifts in the demographic composition of the population, and policy changes that affect access to care.

According to Gallagher (2019), the main role of health insurance is to protect against large medical expenses. It is hoped that health insurance can help reduce the rate of arrears in rent and mortgage payments. Health insurance is a means to finance a person's health care expenses. Most people have private health insurance, especially through their employers. Many others also obtain health insurance offered by the government (Barnet & Vornovitsky, 2016).

In discussing health financing, what is important is how to use these costs effectively and efficiently both in terms of economic and social aspects with the aim of being able to be enjoyed by all people in need. Thus a health financing is said to be good, if the amount is sufficient to provide the required health services with the distribution of

funds according to needs and carefully regulated utilization, so that there is no excessive increase in costs (Djuhaeni, 2007).

#### **2.4.1. Types of Medical Expenses**

According to Smith and Medalia (2015) judging from the provision of health services, health costs are divided into:

- a. Medical service costs are costs for administering and or utilizing medical services, the main purpose of which is more towards treatment and recovery with funding sources from the government and private sectors.
- b. The cost of public health services is the cost to organize and/or utilize public health services, the main objective of which is to improve health and prevention with funding sources mainly from the government sector.

According to Snell & Bohlander (2016) in a company, part of the payroll tax paid by workers will be compensated by the company to pay employee insurance costs. Medical payments covered by health insurance have different percentages depending on the user. Some medical costs are not fully covered by health insurance such as childbirth costs and so on, so users have to pay costs that are not covered by the insurance (Vu, et al., 2021).

#### **2.4.2. Source of Health Fee**

Health services are financed from various sources, namely:

- a. The government, both central and local governments (provincial and district/city) with funds from taxes (general and sales), financial deficits (foreign loans) and social insurance.
- b. Private, with sources of funds from companies, private health insurance, social donations, household expenses and community self help. (Smith & Medalia, 2015).

Health insurance is needed by the community to cover hospital costs. But not all people can pay the insurance costs. For the lower middle class people who do not get insurance from the company they work for, they will be given subsidized health insurance (Garfield, et al., 2021).

#### **2.4.3. Factors Affecting the Demand for Health Insurance**

Feldstein (1976) argues that briefly the theory of demand for health insurance can be described in two areas, namely the factors that influence the demand for health insurance and the welfare achieved because someone buys health insurance for all types of diseases. Furthermore, according to Feldstein, there are several factors that influence the demand for insurance, including price and income, individual tastes about aversion to risk and the magnitude of the possibility of losing wealth due to illness.

Jacobs in Hicks (2014) suggests that the basic theory of demand for insurance is described systematically and with certainty how the variables of consumer tastes, wealth level, insurance prices, the possibility

of illness, loss due to financing expenses during illness and maximum utilization affect a person's decision to buy insurance.

It is further explained as follows :

- a. Consumer tastes are closely related to the concept of utilization. The existence of changes in utilization associated with changes in the level of wealth will affect the taste function which is determined by a reduction in marginal utility.
- b. The level of wealth is closely related to the level of utilization; low income will reduce the demand for insurance.
- c. Expenses when sick, which consists of two components, including the cost of the health service unit used and the amount used.
- d. Possible pain. A person's chances of being sick will affect his level of wealth.
- e. Insurance prices are related to utilization.
- f. The behavior of people who want to maximize their rights.

Santerre and Neun (2013) suggest four individual factors that affect the amount of demand for health insurance, namely:

- a. Insurance prices. Specifically, if the price of health insurance decreases, the relative utilization increases as expected and the number of requests for health insurance increases, if the others do not change (*ceteris paribus*).

- b. The probability of subjective illness is one reason why many people choose services of choice over routine services, for example: periodic physical examinations and dental examinations..
- c. The relative loss of income due to sick time.
- d. The willingness to purchase health insurance increases as the relative probability of loss of income increases. The potential to lose large amounts of income is the reason many people choose hospital services.
- e. Degree of risk aversion. What is meant by risk aversion in this case is a person in a state of chance (gambling) with the possibility of losing wealth due to spending when he is sick with a profit of not losing wealth is 50-50. The results are based on self-assessment which is usually influenced by various factors such as health status, age and way of life.

#### **2.4.4. Health Insurance Benefits**

States that if health insurance can be implemented, several benefits will be obtained as follows:

- a. Provides a Sense of Security and Protection

The insurance policy owned by the insured will provide a sense of security from risks or losses that may arise in the future. If the risk does occur, the insured is entitled to compensation for the amount of the policy that has been determined previously (Nur, 2012).

Insurance exists as a solution to people's concerns about the

possibility of risks in their lives by transferring or sharing these risks (Jabbar, 2020).

b. Savings and Sources of Income

Insurance can serve as both a savings and a source of income. Premiums paid by the insured every period have the same substance as savings (Nur, 2012).

c. Fair Distribution of Costs and Benefits

The principle of fairness is carefully calculated to determine the value of coverage and premiums that must be borne by the policyholder periodically by paying close attention to the factors that have a major influence on the insurance (Nur, 2012).

There are many benefits of coverage. This provides an increase in most types of utilization, expanding coverage leads to an increase in human resources devoted to health care (Sommers, et al., 2017).

#### **2.4.5. Types of Health Insurance**

Health insurance is divided into two types, namely:

a. Private Health Insurance

According to Smith and Medalia (2015) private health insurance includes coverage provided through an employer or union and coverage purchased directly by an individual from an insurance company or through an exchange.

a. Government Health Insurance

According to Smith and Medalia (2015) government health insurance coverage includes federal programs.

In another study, argues that personal insurance aims to meet the demands of different individuals according to the needs of that person. Government insurance aims to provide a certain level of guarantee to a person or group who is able or unable to make a guarantee for himself (Dewi & Sulistyani, 2015).

## **2.5 Employees**

According to Law Number 14 of 1969 concerning the Basic Provisions Regarding Manpower in article 1 that manpower is anyone who is able to do work both inside and outside the employment relationship in order to produce services or goods to meet community needs. Similarly, based on the provisions of Article 1 Number 2 of Law no. 13 of 2003, labor is everyone who is able to do work to produce goods and or services, both to meet their own needs and for the community (Karimah, 2012).

According to Hasibuan (2017), employees are those who receive compensation with an amount that has been determined by the company because they have sold their services, both thoughts and energy. Without employees there will be no activity to achieve the company's goals. The importance of the role of employees in a company is the responsibility of

the company leader to provide services for employees so that they provide maximum performance (Haider, 2015).

According to Baker (2017) employees have an important involvement in every company. Employee involvement has a concept that includes five dimensions, namely initiative, loyalty, effectiveness, identity, and commitment. Other research also states that employee engagement includes five dimensions, namely organizational identity, dedication, absorption, strength, and pleasant harmony (Liu, 2016).

### **2.5.1. Employee Functions and Roles**

According to Panjaitan (2018) employees in the company have functions and roles that must be carried out. Among them :

- a. Carry out work in accordance with the tasks and orders given.
- b. Maintaining order and security in the company environment for the sake of company continuity.
- c. Responsible for production results.
- d. Creating peace of mind in the company.

Employees have very important functions and roles for the company. According to Sun (2019), to achieve its goals, every company needs employees according to their needs so that the job demands of each employee are also different. Therefore, job resources and job demands are two important variables for employee engagement. Job resources can reduce the impact of job

demands, increase job goals, and stimulate growth, learning, and development for the company (Farndale, 2015).

Menurut Haider (2015) as employees, the company must have high skills and experience to be able to maintain their responsibilities, especially those related to the public. One of its duties is to provide solutions in solving public relations problems. Such as the relationship between doctors and patients, so management will act passively in accepting or believing what is suggested by employees who have experience and high skills in solving and overcoming problems faced by the organization.

## **CHAPTER III**

### **METHODOLOGY**

#### **3.1 Types of Research**

This internship reports a descriptive method, which aims to provide an objective picture of the actual state of the object under study. According to Moeloeng (2007), qualitative research is research that intends to understand the phenomena experienced by research subjects, for example, behavior, perceptions, motivation, actions, etc. holistically, and using descriptions in the form of words and language, in a special context that is natural and by making use of various natural methods.

Therefore, this report uses descriptive methods to explain the results of the researcher achievements in the internship report program at PT Angkasa Pura. The report consists of problems that exist within the company and the researcher solves these problems with theories learned in tertiary institutions combined with the policies and culture of PT Angkasa Pura 1 (Persero).

#### **3.2 Data Source**

Sources of research data consists of primary data sources and secondary data sources:

a. **Primary data**

Primary data are sources of research data obtained directly from the original source (not through intermediary media). Primary data are

specifically collected by researchers to answer research questions. Primary data can be in the form of subject opinion (people) individually or in groups, the results of observations of an object (physical), event or activity, and test results.

In this report, data was collected by conducting interviews. Data collection in the form of interviews is to ask some questions to the informants whose questions have been prepared by previous researchers. The advantage of interviews is to get valid and reliable data or information from respondents. This activity is carried out in person to meet with resource persons or through telephone media. Interviews were conducted with questions that had been prepared by the researcher in a structured manner so that the interviews could be well-directed and open so that they could bring up unexpected views and opinions from sources that would later be useful for this research. The individual respondent itself consist of employee from several divisions:

1. General Service Section
2. Human Capital Section
3. Corporate Social Responsibility Section
4. Safety Management System and Occupational Safety Health Section
5. Airport Rescue and Fire Fighting Section
6. Customer Service & Hospitality Section
7. Airport Security Screening Section

Another method used is observation. Observations were carried out by researchers directly in the field. In this case, researchers can directly observe the operations of Yogyakarta International Airport. So that researchers can observe the work activities of employees. During observations, researchers can record or record in a structured or semi-structured manner. Thus the data obtained will be more complete, sharp, and to the point of knowing at the level of meaning of each respondent's behavior.

b. Secondary data

Secondary data are a source of research data obtained by researchers indirectly through intermediary media (obtained and recorded by other parties). Secondary data are generally in the form of evidence, note or historical reports that have been organized in archives (documentary data) published and unpublished.

### **3.3 Data Analysis**

Analysis in qualitative research is carried out during data collection. During the interview, the researcher analyzed the answers from the interview. If it is felt that the data is not sufficient, the researcher asks questions until the required data is sufficient and cannot be dug further, and data that is considered credible is obtained.

Activities in qualitative data analysis are carried out interactively and take place continuously until complete so that the required data is

sufficient. Miles and Huberman (1994) explain there are several activities in data analysis, namely data reduction, data display, and conclusion.

1. Data Reduction

Data reduction refers to the process of selecting, focusing, simplifying, and transcribing data from interviews. This is part of the analysis. When doing data reduction, the researcher chooses which things are included with the topics raised in the discussion. This is to sharpen the data that has been obtained in such a way that it will be a conclusion.

2. Data Presentation

Data presentation is a series of organizational information that allows research to be carried out. Presentation of data obtained by various types, networks, activity linkages, or tables.

3. Conclusion

Conclusion is that in data collection, researchers must understand and be responsive to something that is examined directly in the field by compiling patterns of direction and cause and effect.

### **3.4 Validity and Credibility of Data**

The data validity test is based on the accuracy of the research results from the point of view of researchers, sources, and readers.

According to Cresswell (2014), in conducting the test of credibility or trust in the data from qualitative research results, it can be done by extending observations, increasing persistence in research, triangulation, and member checks.

**1. Extend Observation**

Extend observations can be made back to the field, make observations, interview again with resource persons who have been met anywhere. In extending observations to test the credibility of research data, it is better to focus on testing the data that has been obtained.

**2. Improvement of provisions in research**

Make observations more carefully and continuously. In this way, the certainty of the data and the sequence of events will be recorded with certainty and systematically. To increase strength is to read various reference books and research results. By reading, the research insight will be wider and sharper, so that it can be used to check that the data found is true and reliable.

**3. Triangulations**

According to Sugiyono (2015), Triangulation in this credibility test can be interpreted as checking data from various sources in various ways, and at various times. Thus there is a triangulation of data collection techniques and triangulation of time.

## 1. Triangulations of Data Collecting Techniques

Triangulation The technique to test the credibility of the data is done by checking the data to the same source with different techniques. Data can be obtained by interviewing, then checked by observation, documentation, or questionnaires.

## 2. Time Triangulations

Time triangulation can affect the credibility of the data. Data can be collected using interview techniques when the informants are still fresh, there are not many problems, providing valid data so that they are more credible. The framework of testing the credibility of the data can be done by checking with interviews. If the test results produce different data, then it is done repeatedly so that the certainty of the data can be found.

## 4. **Member Check**

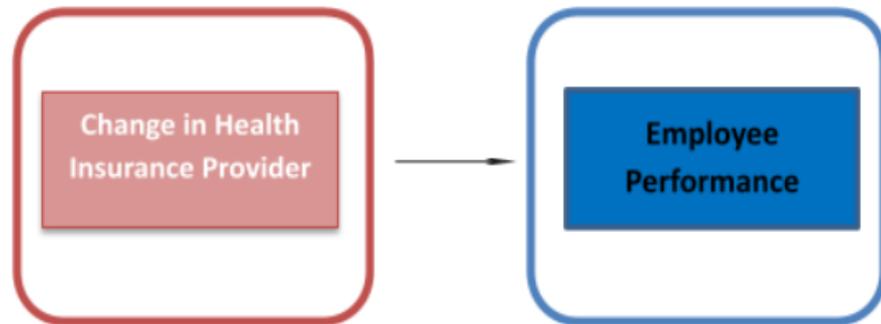
According to Sugiyono (2015), The process of checking the data obtained by the researcher to the data provider. The goal is to find out how far the data obtained is in accordance with what was purchased by the data provider. If the data found is agreed upon by the data providers, it means that the data is valid. So that it is more reliable, but if the data collected by the researcher with various interpretations is not agreed upon by the data

provider, then the researcher needs to have a discussion with the data provider. The goal is that the information obtained and will be used in writing the report is in accordance with what is meant by the data source or informant.

### **3.5 Research framework**

This report uses descriptive research methods. Satori (2011, p.23) revealed that qualitative research is carried out because the researcher wants to explore unquantifiable phenomena which is descriptive such as the process of a work step, the formula for a recipe, the notions of a various concept, the characteristics of a good and service, pictures, styles style, manner of culture, physical model of an artifact and so on.

This report is used to describe an entity that forms a unit such as a person, organization, or institution. Several research studies describe a series of cases. This study describes the units in the organization, the budgeting section and the problems faced. Therefore, researchers conduct surveys and find out facts to explain the existing situation (Ghozali, 2011).



**Figure 3.1. Research Design**

### **3.6 Time and Location of Internship**

This internship was conducted at PT Angkasa Pura I which is located at Adisutjipto International Airport, Yogyakarta. The time for the internship is February 24, 2020 to March 24, 2020.

### **3.7 Unit of Analysis**

To carry out the internship program, PT Angkasa Pura I (Persero) was assigned as a researcher in the Human Capital and Customer Service & Hospitality Section. Human Resource (HR) is an important asset for PT Angkasa Pura I (Persero), especially in the aspect of sustainability and improving business quality. The HR Department at Angkasa Pura I (Persero) consists of the Procurement Section, the Human Capital Section, and the Training and Development Section. The Human Capital division

generally controls as far as improving the quality of professional human resources and prioritizes service excellence in airport management according to international standards. This section is also assigned to strive for company performance through the creation of an effective and productive modern organizational culture.

The Customer Service & Hospitality Department at Angkasa Pura I (Persero) consists of the Cleanliness & Plant Section, the Customer Service Section, and the Event Section. The Customer Service & Hospitality division generally controls customer service in order to provide the best service to customers and the company can provide experience to customers at the airport with an event that is held regularly by the company every month.

## **CHAPTER IV**

### **RESEARCH FINDING**

Research findings were the data obtained by researchers after conducting activities such as interviews with the interviewees and field observation. To obtain the findings of this study, researchers conduct interviews with several employees of PT. Angkasa Pura 1. Here is the raw data that have been found through interviews and observation:

#### **4.1 Respondents Overview**

This interview was conducted to several employees at PT Angkasa Pura I Yogyakarta using the following criteria:

1. Employees who have worked as permanent employees at PT Angkasa Pura I for more than 1 year.
2. Employees who have experienced the use of the 2 health insurance providers used.

#### **4.2 Research Finding About Problems Employees Faced with Changing Health Insurance Providers**

##### **1. Difference between Previous and Current Provider**

PT Administration Medika (AdMedika) is a third party (Third Party Administrator/TPA) in providing health services. Although not an

insurance company, AdMedika has several products to serve insurance company customers.

PT Angkasa Pura used a health insurance provider from AdMedika in 2019. However, after one year had passed, the policy of the board of directors of PT Angkasa Pura chose not to extend the collaboration with Admedika.

Since PT Angkasa Pura terminated its collaboration with AdMedika, PT Angkasa Pura then collaborated with the health insurance provider Mandiri Inhealth. Cooperation starts from 2020 until now. This step was decided by the company to form a larger cooperation between SOEs.

Mandiri Inhealth is a life and health insurance company with commercial health insurance for private companies, state-owned enterprises, and other institutions. PT Asuransi Jiwa In health Indonesia has started a business journey in the field of providing commercial health insurance programs as a business unit of PT Askes (Persero).

Differences in policy between one company to another is a natural thing to happen. Given that each company must have its own policies. In this case, how the different policies of AdMedika and Mandiri Inhealth impact employees, it is related to the ease of administration process, procedures for obtaining insurance services, and the facilities obtained.

For example with AdMedika, there are more providers and employees do not have to pass through the first level of health facilities

(health facilities). However, employees can go directly to the second-level health facilities. While Mandiri Inhealth, Employees must go to the first health facility first before finally going to the second health facility.

*“The old provider was more practical and had broad partners, while at the current provider, employees must obtain a referral letter ” (Rahadiyanti, 09/03/2020.13.00)*

*“The service level of the previous provider is still better than the service at the provider currently used. Because the previous provider did not require a process that was too long ” (Abid, 03/03/2020. 10.30)*

*“The previous provider was less complicated, so it was easier for the administrative process to speed up actions for handling”. (Martias, 02/03/2020. 11.30)*

*“Overall the systematics and procedures are different. AM cooperates with more hospitals and clinics, without having to go to the first health facility, you can go directly to general practitioners and specialist doctors.... In addition to medical actions, employees can pay receivables, but the administration for confirmation takes a long time. MIH everyone pays the same premi, but the MIH system employees have to go through the first health facility. Besides, MIH does not cover the 4th child and other than medical treatment, employees cannot pay credited but must be paid in full”. (Rohayati, 26/02/2020. 13.00)*

From the results of interviews conducted by researchers with employees of PT Angkasa Pura, above are from the 4 sources. The first is Mrs. Larissa Rahadinyati, General Service officer, Mr. Chafid Islahul, Fire Fighting Training and Standard Supervisor, and Mr. Rafli Martias, Customer Service & Hospitality officer. Both explained that Mandiri Inhealth policies are fairly complicated and not as practical as AdMedika. Other respondents, Ms. Rohayati added that Mandiri Inhealth everyone pays the same premi, uses health facility 1- 4 systems, also does not

cover the 4<sup>th</sup> child of employees and other than medical treatment, employees cannot pay credited but must be paid in full. In the past, at AdMedika, apart from medical treatment, employees could pay accounts receivable but the administration for confirmation takes a long time.

## **2. Effect of Change in Provider Policy toward Employee**

### **Perception**

The change in provider greatly affects the convenience of employees in making insurance claims. This includes the number of health facilities that collaborate with old providers rather than new providers.

One reason that most of the employees prefer to use AdMedika is because Mandiri Inhealth Insurance does not handle non-medical actions. This affects the convenience of most of the employees. As described by respondents below:

*“ With the change in the new provider, I was reluctant to use the insurance provider's facilities. So if I get sick, I immediately use my personal money. But if the pain isn't too severe, I don't want to go to the doctor because it's a complicated process “(Rahadiyanti, 09/03/2020.13.00)*

*“...Due to the long stages and the long wait for confirmation to the provider, sometimes the service is not optimal because agents from the provider are difficult to contact so they are not satisfied” (Abid. 03/03/2020. 10.30)*

*“Its influence is quite felt because who does not want convenience. I personally use bpjs more often than MI because bpjs health facilities are closer to where I live.” (Wika. 04/03/2020. 13.00)*

From the comments of the 3 sources above. Most of it described that the Mandiri Inhealth procedure is relatively long, and the quality is not as good compared to the AdMedika. This led some of the employees to prefer not to use the current insurance provided by the company. Other respondents, Ms. Ayu state that in terms of health facility link as described below:

*“It really affects employees, because it used to be very easy with the service from the previous provider. The previous provider (Admedika) collaborated with large hospitals and dental clinics that were of very high quality, while the current provider collaborated only with clinics that were only in the middle class”.*(Ayu, 09/03/2020. 14.00)

AdMedika collaborated with higher quality hospitals and dental clinics. Mandiri Inhealth has collaborated with mostly middle class health facilities. It shows that AdMedika is more convenient to use than Mandiri Inhealth.

*“There are some drugs or doctor's prescriptions that are not backed up by the new provider. This is a significant difference. Then, the new provider has a more complicated system to get treatment at the hospital. The advantage of the new provider is that it has a PIC ...”.* (Prasetyo. 17/03/2020. 10.00)

The quality of drugs administered by Mandiri Inhealth, Mr. Prasetyo states Health insurance now Mandiri Inhealth is almost the same as BPJS, for example: the drugs given by the doctor are generic drugs

different from AdMedika medicine that doesn't have to be generic. Mandiri Inhealth has a daily limit per day, for example, today you can only redeem one hundred thousand medicines, later the recipe will be cut in half, not full. In the past, AdMedika was more unlimited. But Mandiri Inhealth gives PIC to make it easier for employees to communicate directly with the Health Insurance PIC if there are problems with health insurance services.

### **3. Effect of Change in Provider Policy toward Employee**

#### **Satisfaction**

From the results of interviews conducted by employees of PT Angkasa Pura I Yogyakarta, it shows that this Change in Providers lead to dissatisfaction employee, it is due to fairly complicated administrative procedures, decreased choice of clinics and hospitals, and decreased medical quality in the form of medicines that Mandiri Inhealth provide.

*“Not satisfied, because even for premium access card users there are still some policies that are actually clear in terms of rules, but sometimes employees who don't understand end up waiting too long and undergoing complicated bureaucracy“.* (Rahadiyanti, 09/03/2020.13.00)

*“I personally feel dissatisfied, because of the procedures that apply at the current provider. Because from my experience, if you are sick, you have to go to the first health facility and the referral hospital is quite far from where you live”.* (Abid. 03/03/2020. 10.30)

*“I personally felt dissatisfied due to the limitation of MIH compared to AdMedika...”.* (Ayu, 09/03/2020. 14.00)

*“Personally satisfaction has decreased, because there is a limit when AdMedika we can go directly to the hospital, if the current one (MI) has to go through another referral to the first health facility, in MI there are several specialist doctors who without*

*referrals such as obstetricians, pediatricians, ENT can directly, if like Dermatologists use referrals, but in the past AdMedika was any doctor, without having to be referred”.*(Wika. 04/03/2020. 13.00)

From the quotation above, employees are not satisfied with the service from Mandiri Inhealth. For example, Mr. Abid states when it is needed to get insurance, the procedure is quite longer to process than AdMedika.

#### **4. Differences in Service Quality at Current Insurance Providers Affect Employee Satisfaction**

In terms of quality of the new health insurance provider with the previously used health insurance provider. Some respondents state that the quality is so-so, while others say the quality of the current Insurance Provider is lower than before. This includes the number of health facilities that collaborate with old providers rather than new providers.

For example with AdMedika, Employees are given the right to choose a hospital, and also employees get benefits to enjoy class I (main/VIP) at the Hospital. While with Mandiri Inhealth most of the services are middle class hospitals.

One of the advantages of using AdMedika for employees is that if the cost borne by the employee is greater than the insurance that the company can afford to provide to the employee, the difference in excess of the cost will be deducted from the employee's salary.

*“The quality provided is mediocre. Because according to employees, the mechanism is almost the same as BPJS. And there is often a miscommunication between the provider currently used and the hospital that is the referral regarding the payment of treatment costs” (Ayu, 09/03/2020. 14.00)*

*“The health service provider currently being used is felt to be quite good, but it is still better to use the previous provider” (Abid. 03/03/2020. 10.30)*

*“In terms of quality, I don't think there is too much difference, just the procedure is very different. For health facilities, you are free to go to any clinic that collaborates with MIH, but coincidentally in the domicile area where I live there is no MIH health facility, it is easier for BPJS health facilities.” (Prasetyo. 17/03/2020. 10.00)*

*“For quality, I think MIH is a bit complicated because for now employees have to use referrals first except for emergencies and some specialist doctors” (Rohayati, 26/02/2020. 13.00)*

The quality decreases as Ms. Ayu states that AdMedika is near BPJS which is one provided by the government. While Mr. Abid states even though the quality is enough, he still prefers the insurance provided by Mandiri Inhealth. While Mr. Prasetyo stated that even though the quality is fairly the same, it's hard for him to use since the facility is nowhere where he lives. So it's better for him to use the BPJS facility. While Ms. Rohayati stated that even the quality is a little bit complicated because employees have to use referrals first to the hospital except for emergencies and some specialist doctors.

## **5. Policy Change in The Future**

From the result of the interviews. All of the employees understand that the company has its consideration related to the change of insurance

providers, depending on the budget and evaluations from the head office regarding the choice of the provider, and other variables.

*“..So the policy will change every year. Depending on the budget and depending on the evaluation of the head office, there is a welfare department that evaluates it”.* (Ayu, 09/03/2020. 14.00)

*“..later the insurance will be extended or changed, the decision is all in the company's directors“.* (Rohayati, 26/02/2020. 13.00)

*“Policy rests with policy makers. Though it deppen on company policy. Previously we used third party administration then it changed to insurance, if in the future the company returns to using third party administration, It is possible.”* (Wika. 04/03/2020. 13.00)

Because the company also has to look at the budget and quality, Ms. Ayu states that the company makes an annual evaluation to look at how the policy goes. It might not be a change provider again. But it is about how a company harmonizes and finds the balance between budget and quality that suits the company. Ms. Rohayati and Ms. Wika state the insurance will be extended or changed depending on the company policy and the decision is all in the company's directors.

Employees expectations of future insurance providers is that employees want insurance providers to be more flexible. Other respondents, Ms. Rahadiyanti states that in terms of link.

*“If possible, employees want a flexible provider. If there are things that cannot be borne by the new provider, they can immediately be billed to the office with the approval of the employee concerned (especially in the case of hospitalization) so that employees who become patients do not need to wait for long confirmations just for approval“* (Rahadiyanti, 09/03/2020.13.00)

*“My hope is that the current policies and procedures for health service providers need to be reviewed, so that the services provided are faster and easier” (Abid. 03/03/2020. 10.30)*

*“Talking about the wishes of employees, everyone wants to be healthy. But when given the pleasure of pain, everyone wants ease in taking care of his illness” (Wika. 04/03/2020. 13.00)*

For future policy change, Ms. Rahadiyanti says that the long process administration could be simpler, for example current providers have longer processes to get approval.

## CHAPTER V

### RESEARCH ANALYSIS AND DISCUSSION

#### **5.1 Analysis and Discussion about The Difference between the Previous and Current Insurance Provider**

Barnet & Vornovitsky (2016) described that Health insurance is a means to finance a person's health care expenses. Most people have private health insurance, especially through their employers. Many others also obtain health insurance offered by the government. As also mentioned by Scott, Snell, and Bohlander (2018), designing a system of providing benefits outside of compensation and incentives is important for the company. Because benefits are also one aspect that can support employee performance. In this case, PT. Angkasa Pura has provided health benefits by providing health insurance.

According to Smith and Medalia (2015), Private health insurance includes coverage provided through an employer or union and coverage purchased directly by an individual from an insurance company or through an exchange. Where in the process the company makes a policy to replace the health insurance provider. This change then causes the advantages and disadvantages felt by employees.

From the results of interviews conducted by several respondents, it shows that employees feel more satisfied with the use of the previous insurance provider, AdMedika. This is because it is easier for employees to

reach all access to health services they want to target. In addition, the facilities that employees get during treatment are medicines that have the best quality and employees are able to directly access specialist doctors without requiring a referral from a general practitioner first.

*“Overall the systematics and procedures are different. AM cooperates with more hospitals and clinics, without having to go to the first health facility, you can go directly to general practitioners and specialist doctors.... In addition to medical actions, employees can pay receivables, but the administration for confirmation takes a long time. MIH everyone pays the same premi, but the MIH system employees have to go through the first health facility. Besides, MIH does not cover the 4th child and other than medical treatment, employees cannot pay credited but must be paid in full”. (Rohayati, 26/02/2020. 13.00)*

Meanwhile, the current health insurance provider used by employees of PT Angkasa Pura I Yogyakarta, namely Mandiri in Health, is felt to be unsatisfactory. This is because the administrative process is getting more complicated. Employees are required to get a referral from the first health facility (faskes) before going to the hospital. In terms of facilities, it is felt to be declining, because previously employees could get direct access to specialist doctors, through this provider employees have to go through a long process such as having to get a referral from the first health facility first. Not only that, employees only get drugs that have been determined by certain health insurance providers.

PT. Angkasa Pura has provided health benefits by providing health insurance. However, PT. Angkasa Pura is trying to develop a pay and benefit program that suits the company needs. According to Kumar (2016), one the

determinants that influence compensation policy are conditions of company finances and wage efficiency.

As also mentioned by Djuhaeni, (2007). In discussing health financing, what is important is how to use these costs effectively and efficiently both in terms of economic and social aspects with the aim of being able to be enjoyed by all people in need. Thus a health financing is said to be good, if the amount is sufficient to provide the required health services with the distribution of funds according to needs and carefully regulated utilization, so that there is no excessive increase in costs.

## **5.2 Analysis and Discussion Effect of Change in Provider Policy toward Employee Perception**

According to Vu, et al., (2021) Medical payments covered by health insurance have different percentages depending on the user. Some medical costs are not fully covered by health insurance such as childbirth costs and so on, so users have to pay costs that are not covered by the insurance.

From the results of interviews conducted by employees of PT Angkasa Pura I Yogyakarta, it shows that employees feel dissatisfied with the change in insurance providers that were previously used. This is because administrative procedures are becoming more complicated, the fewer choice of clinics , fourth child not covered by the current insurance provider, non medical treatment is not covered and hospitals have decreased in terms of quality and is difficult to reach by the domicile of the employees. Not only

that, the medical quality in the form of drugs is also felt to have greatly decreased.

*“With the change in the new provider, I was reluctant to use the insurance provider's facilities. So if I get sick, I immediately use my personal money. But if the pain isn't too severe, I don't want to go to the doctor because it's a complicated process “(Rahadiyanti, 09/03/2020.13.00)*

Even though the employee felt unsatisfied with the current insurance provider, this issue doesn't seem to affect the employee perception of the company in general. Fitria and Sunuharyo (2017) mention compensation and benefit programs that have good perception by the employee have a significant impact on employee performance. Employee perception towards a company is very important, whether it's management, HR decisions like pay and benefit programs, company financial condition, etc. M. Huang et. al (2015) finds that employee perception matters for company performance. On the other research by Peng, et. al (2020), compensation perceived by employees could motivate employee performance and be pro-environmental in the hotel industry.

Dewani (2016) also stated that employee perception toward compensation and benefit have a strong impact on overall employee satisfaction. In the end, companies should note that employee perception is part of employee satisfaction, and dissatisfaction could affect the employee performance as described in research before. However, Querbach et. al (2020) explains that even though research shows that employee perception towards pay and benefit have several impacts on employees (commitment,

performance, etc), the impact of job benefits differs due to individual employee's perception of job benefit value.

### **5.3 Analysis and Discussion Effect of Change in Provider Policy toward Employee Satisfaction**

In recent decades, there has been increasing recognition of 'employee satisfaction' as a generic performance dimension indicative of and driving organizational success. Locke (2016) defining job satisfaction as a number of pleasant or unpleasant feelings and emotions related to work.

From the results of the interview, it can be seen that provider changes lead to dissatisfied employees, most of the employees choose not to use the health insurance provider when it is needed. Most of the employees of PT Angkasa Pura I Yogyakarta prefer to use personal costs or use private health insurance services to get this convenience rather than having to seek treatment with a fairly complicated procedure.

*"Not satisfied, because even for premium access card users there are still some policies that are actually clear in terms of rules, but sometimes employees who don't understand end up waiting too long and undergoing complicated bureaucracy". (Rahadiyanti, 09/03/2020.13.00)*

*"I personally feel dissatisfied, because of the procedures that apply at the current provider. Because from my experience, if you are sick, you have to go to the first health facility and the referral hospital is quite far from where you live". (Abid. 03/03/2020. 10.30)*

This is also because services related to the choice of clinics or referral hospitals are perceived to be less satisfactory in terms of quality than the choices of clinics and hospitals from the previous provider.

In this case, most of the employees are dissatisfied with the new health provider partnered by the company. According to research by Jolly, et al (2021) pay and benefit satisfaction has an impact on employee turnover intention. So employees who are satisfied with the overall pay and benefit program are expected to commit more to the company. This strength is evidenced by H.S Jung and H.H Yoon (2015), that employees who are satisfied with the compensation and benefits have less probability of leaving the company.

However, employee dissatisfaction with the benefits provided does not directly affect employee job satisfaction at PT. Angkasa Pura, but the company should note that an unsatisfied employee towards the benefit given by the company, is an aspect to improve in the Pay and Benefit Program.

#### **5.4 Analysis and Discussion Differences in Service Quality at Current**

##### **Insurance Providers Affect Employee Satisfaction**

From the results of interviews. The quality of service is felt to be very ordinary by employees because they feel that the procedures are very complicated and the service is almost similar to that of BPJS. Some employees feel normal but there are also employees who prefer not to use it.

*“In terms of quality, I don't think there is too much difference, just the procedure is very different. For health facilities, you are free to go to*

*any clinic that collaborates with MIH, but coincidentally in the domicile area where I live there is no MIH health facility, it is easier for BPJS health facilities.” (Prasetyo. 17/03/2020. 10.00)*

Currently, the majority of state-owned and private companies in Indonesia have provided health benefits for their employees. In Indonesia's own regulations, the government has BPJS Employment as mandatory insurance for companies, especially SOEs. However, often companies also have their own insurance provided.

*“For quality, I think MIH is a bit complicated because for now employees have to use referrals first except for emergencies and some specialist doctors” (Rohayati, 26/02/2020. 13.00)*

One thing that often arises is that the upper limit of the facilities provided by each insurance provider is often different, this is influenced by premiums, and other things. This referral issue is mentioned in research by Handayani et.al. (2021), that referral compliance in Indonesia healthcare system needs to be re-evaluated, for example the referral progress should be not based on hospital class and location but on hospital competence. Here's the table to summarize the difference between two providers.

**Table 5.1 Quality and Policies Difference**

<b>Aspect</b>	<b>Mandiri Inhealth</b>	<b>AdMedika</b>
Health Facility	Employees can also be given the right to choose a hospital	Referral is needed to get into the health facility
Health Facility Level	More providers and employees do not have to pass through the first level of health facilities (health facilities) and are able to go directly to the second-level health facilities.	Employees must go to the first health facility first before finally going to the second health facility

Expenses Coverage	If the cost borne by the employee is greater than the insurance that the company can afford to provide to the employee, the difference in excess of the cost will be deducted from the employee's salary.	Excess costs from employee treatment are still borne by the company.
Fourth Child Cover	Covered	Not Covered

However, it is natural for companies to change insurance providers, then there are differences in facilities from one provider to another. Whether it's administration, and facilities which are then felt by employees. As mentioned In the previous section, the insurance quality difference affects the employee satisfaction and perception towards company pay and benefit programs. In other research, high quality pay and benefit programs could impact other aspects such as innovative behavior, commitment, employee performance, etc. As mentioned in research by Novianti and Nurtjahjanti (2018), there is a positive relationship between perceived support for compensation and benefit and innovative behavior in employees. In other research by Fakhri, et al (2020), found that good compensation and benefits have a strong impact on employee performance. According to Querbach et. al (2020), it is important to understand which kind of benefits, since it could drive satisfaction among employees in a strong way. In the other research by Kim and S.S Jang (2020), companies could utilize compensation whether its direct and indirect compensation to make employees feel satisfied and enhance the employee performance. So this is space for improvement for PT.

Angkasa Pura to balance the needs of the company and employee expectations.

## **5.5 Analysis and Discussion on Policy Change in The Future**

From the results of interviews conducted by employees of PT Angkasa Pura I Yogyakarta, it is evident that policies related to the choice of health insurance provider in the company can be changed again if it depends on the budget and evaluations from the head office regarding the choice of the provider.

*“Policy rests with policy makers. Though it deppen on company policy. Previously we used third party administration then it changed to insurance, if in the future the company returns to using third party administration, It is possible.”* (Wika. 04/03/2020. 13.00)

Dwi Wati (2015) states that companies should pay attention to the health benefits program, whether it's the provider, or the overall service and facilities in order to motivate and improve the satisfaction of the employee. So the goal of making a health benefits program is to improve employee performance. On the research by Y. Wei. et al (2020) that employee compensation and benefit is part of the employee welfare program, and by providing a good welfare program it could improve the innovation & performance by employees. Sommers, et al., (2017) also mentions there are many benefits of coverage. This provides an increase in most types of utilization, expanding coverage leads to an increase in human resources devoted to health care.

As described by Patiar and Wang (2020), compensation and benefits have an impact on how employees would perform. So it's important for PT. Angkasa Pura to develop a pay and benefit program that balances the company needs and employee expectations.

*“If possible, employees want a flexible provider. If there are things that cannot be borne by the new provider, they can immediately be billed to the office with the approval of the employee concerned (especially in the case of hospitalization) so that employees who become patients do not need to wait for long confirmations just for approval“ (Rahadiyanti, 09/03/2020.13.00)*

For future policy change, employees at PT Angkasa Pura I Yogyakarta want an insurance provider that can be felt easily when used both in terms of procedures and services. Some employees also want the company to review the choice of health insurance providers that are currently used, and employees want the best health facilities that are easily accessible by the domicile of employees who use the facilities of the health insurance provider. In the end, it depends on the PT. Angkasa Pura 1 management to make a health benefit program that suits the company needs.

## CHAPTER VI

### CONCLUSION AND RECOMMENDATION

#### 6.1 Conclusion

Based on the results of data collection, the researcher succeeded in drawing several conclusions based on the formulation of the research problem:

- a. The difference between the insurance providers used previously and the ones currently used is in the ease of accessibility, the facilities obtained, the ease of reaching the destination hospital and the ease of getting direct services from specialist doctors. From four employees who had been interviewed, all expressed the same opinion.
- b. Most of the employees of PT Angkasa Pura I Yogyakarta prefer to use personal costs or use private health insurance services to get this convenience rather than having to go for treatment with a fairly complicated procedure on a new health insurance provider policy. From eight employees who had been interviewed, three employees decided not to use the company's health insurance provider and chose other options such as using BPJS health insurance and even paying personal costs for health costs. While five employees decided to keep using it even though the procedure was felt to be quite complicated.
- c. The results show that employees feel dissatisfied with the change in insurance providers that are now used due to increasingly complicated administrative procedures, decreased choice of clinics and hospitals, and decreased medical quality in the form of medicines. From eight employees who had been

interviewed, seven of them felt dissatisfied with the health insurance provider currently used and one employee satisfied with the health insurance provider currently used.

- d. The quality of service is felt to be very ordinary by employees because they feel that the procedures are very complicated and the service is almost similar to that of BPJS. Some employees choose not to use it. From eight employees who had been interviewed, All eight employees revealed that they were dissatisfied with using current insurance providers, the procedure was felt to be quite complicated, fewer choices of health facilities than previous insurance, and a decrease in the quality of the drug given to employees. Meanwhile, in terms of quality, many of them compare the quality of the new health insurance provider with the previously used health insurance provider.
- e. Policies related to the choice of health insurance provider in the company can be changed again if it depends on the budget and the evaluation from the head office regarding the choice of the provider. From eight employees who had been interviewed, three employees stated that the policy regarding the change in health insurance providers could be changed, while five employees revealed that the current provider really needs to be reviewed, regardless of whether the policy can be changed or not. For future policy change employees want an insurance provider that can be felt easily when used both from procedures and services, reviewing the health insurance provider to be used, as well as easy access to domicile employees who use the facilities of the health insurance provider. The four employees interviewed, all employees

wanted a health insurance provider that was better than the one currently being used because it was hoped that the company would be able to review and track down the best health insurance provider for its employees.

## **6.2 Suggestions**

As explained in the conclusion above, there are still some limitations, namely satisfaction with the health insurance provider used by the company. Recommendations from researchers for companies are described below:

### **1. Health Benefit Programs of PT Angkasa Pura I**

Health Benefits is a payment system for compensation (reward) in the form of health insurance. Allowances are given by the company to employees to get relief in the form of easy and affordable health facilities. This is a form of care that the company does to its employees. However, as a result of the change in provider that makes the facilities obtained by employees decrease, this is able to make employees disappointed with the policy of changing health insurance providers determined by the Company. Some factors that determine employee satisfaction on health insurance programs, for example, it is easy to use, wide range of health facilities, etc. So it is necessary for the company to review the choice of the specified provider so that employees do not feel disappointed.

### **2. Suggestions for Future Researchers**

For further researchers to conduct further studies on how to make compensation benefit programs, for example in this case is how changes in health

insurance providers affect several employee behaviors in the company such as employee performance and employee loyalty to the company. But there's more variables that have the potential to have an influence on this subject like the benefit quality, employee performance, etc.

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## APPENDICES

### APPENDIX A

#### Internship Assessment Form

##### Apprenticeship Assessment Form

We hereby declare that the following students:

Supervisor Name : Rafli Martias  
Internship name : \_\_\_\_\_  
Name of company : PT Angkasa Pura 1 Yogyakarta  
Internship title : The Selection of insurance provider influences on employees engagement, employees satisfaction, and employees performances: A case study PT Angkasa Pura 1 Yogyakarta  
Date of terms of reference : \_\_\_\_\_  
Execution time : February - March 2020  
Student name : CHELSEY BETTIDO  
Student identification number : 16311125

Have been declared to have completed an internship at our agency in accordance with the terms of reference dated above.

By considering all aspects, both in terms of work weight and implementation of the internship, we decide that the person concerned has completed his obligations with the following results:

No.	Assessment Aspects	1	2	3	4	5
1	Apprentice giver satisfaction					X
2	Discipline					X
3	Ability to choose priorities					X
4	Punctuality					X
5	The ability to do team work					X
6	Ability to work independently					X
7	Accuracy					X
8	The ability to learn and to absorb new things					X
9	Ability to analyze and design					X

Notes:

- 1: Terrible
- 2: Bad
- 3: Neutral
- 4: Good
- 5: Excellent

Yogyakarta, 2<sup>th</sup> April 2020

Supervisor,



Rafli Martias

Supervisor of Customer Service and Hospitality

## APPENDIX B

### Daily Activity's Schedule

N O	DATE	ACTIVITY	TIME	LOCATION
1	Monday, 24 February 2020	<ul style="list-style-type: none"> <li>● Distribution to each department,</li> <li>● Introduction as an internship in the department of operation and services,</li> <li>● Toured Adisutjipto International Airport terminal and help AAU site visit assistance</li> </ul>	08.00- 16.30	Administration building Angkasa Pura 1 Yogyakarta,  Adisutjipto International Airport Terminal
2	Tuesday, 25 February 2020	<ul style="list-style-type: none"> <li>● Interviewed Airport Operation &amp; Services Senior Manager and Customer Service and Hospitality Manager to</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta

		<p>knowing the department of operation</p> <ul style="list-style-type: none"> <li>• Input the payroll for cleaning officers at the airport</li> </ul>		
3	<p>Wednesday, 26 February 2020</p>	<ul style="list-style-type: none"> <li>• Human Capital Manager interviews to find problems company related to employees at Angkasa Pura 1 Yogyakarta</li> <li>• Input the payroll for cleaning officers at the airport</li> <li>• Editing a monthly report on Adisutjipto international airport customer service</li> </ul>	<p>08.00- 16.30</p>	<p>Administration building, Angkasa Pura 1 Yogyakarta</p>
4	<p>Thursday, 27 February 2020</p>	<ul style="list-style-type: none"> <li>• Assistance with Yogyakarta media site visit at Yogyakarta Adisutjipto Airport</li> </ul>	<p>08.00- 16.30</p>	<p>Administration building, Angkasa Pura 1 Yogyakarta,</p>

		<ul style="list-style-type: none"> <li>• Editing a monthly report on Adisutjipto international airport customer service</li> </ul>		Adisutjipto International Airport Terminal
5	Friday, 28 February 2020	<ul style="list-style-type: none"> <li>• Assistance site visit from Patriot Bangsa</li> <li>• Editing a monthly report on Adisutjipto international airport customer service</li> </ul>	08.00-16.30	Administration building, Angkasa Pura 1 Yogyakarta, Adisutjipto International Airport Terminal
6	Monday, 2 March 2020	<ul style="list-style-type: none"> <li>• Interviewed several employees in the airport of operations and services department for get information</li> <li>• Survey of aircraft passenger service satisfaction from INACA (Indonesia National Air Carriers Association)</li> </ul>	08.00-16.30	Administration building, Angkasa Pura 1 Yogyakarta, Adisutjipto International Airport Terminal

		<ul style="list-style-type: none"> <li>• Collect survey results and sort according to its category</li> </ul>		
7	Tuesday, 3 March 2020	<ul style="list-style-type: none"> <li>• Interviewed several employees in the airport of operations and services department to get information</li> <li>• Survey of aircraft passenger service satisfaction from INACA (Indonesia National Air Carriers Association)</li> <li>• Collect survey results and sort according to its category</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta,  Adisutjipto  International Airport Terminal
8	Wednesday, 4 March 2020	<ul style="list-style-type: none"> <li>• Interviewed several employees in the department of airport security and safety to get information</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta,

		<ul style="list-style-type: none"> <li>• Survey of aircraft passenger service satisfaction from INACA (Indonesia National Air Carriers Association)</li> <li>• Collect survey results and sort according to its category</li> </ul>		<p>Adisutjipto International Airport Terminal</p>
9	Thursday, 5 March 2020	<ul style="list-style-type: none"> <li>• Interviewed several employees in the department of information communication technology to get information</li> <li>• Survey of aircraft passenger service satisfaction from INACA (Indonesia National Air Carriers Association)</li> <li>• Collect survey results and sort according to its category</li> </ul>	08.00- 16.30	<p>Administration building, Angkasa Pura 1 Yogyakarta,  Adisutjipto International Airport Terminal</p>

10	Friday, 6 March 2020	<ul style="list-style-type: none"> <li>● Interviewed several employees in the department of airport readiness to get information</li> <li>● Survey of aircraft passenger service satisfaction from INACA (Indonesia National Air Carriers Association)</li> <li>● Collect survey results and sort according to its category</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta, Adisutjipto International Airport Terminal
11	Monday, 9 March 2020	<ul style="list-style-type: none"> <li>● Interviewed several employees in the department of shared services to get information</li> <li>● Input data from survey results on aircraft passenger service satisfaction from INACA</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta, Adisutjipto International Airport Terminal

		(Indonesian National Air Carriers Association)		
12	Tuesday, 10 March 2020	<ul style="list-style-type: none"> <li>Assistance with the site visit of SMKN 4 Yogyakarta at Adisutjipto International Airport</li> <li>Input data from survey results on aircraft passenger service satisfaction from INACA (Indonesian National Air Carriers Association)</li> </ul>	08.00- 16.30	Administration building angkasa pura 1 yogyakarta, Adisutjipto International Airport Terminal
13	Wednesday, 11 March 2020	<ul style="list-style-type: none"> <li>Angkasa Pura Hotel assistance and sharing about tourism in Yogyakarta</li> <li>Input data from survey results on aircraft passenger service satisfaction from INACA</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta, Adisutjipto International Airport Terminal

		(Indonesian National Air Carriers Association)		
14	Thursday, 12 March 2020	<ul style="list-style-type: none"> <li>• Interviewed several employees in the department of sales and business development to get information</li> <li>• Input data from survey results on aircraft passenger service satisfaction from INACA (Indonesian National Air Carriers Association)</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta, Adisutjipto International Airport Terminal
15	Friday, 13 March 2020	<ul style="list-style-type: none"> <li>• Doing community service and cleaning the office together, assisting and controlling when officers spray disinfectant in all areas of terminal B at Adisutjipto International Airport Terminal</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta, Adisutjipto International Airport Terminal

		<ul style="list-style-type: none"> <li>• Editing of Work Instruction (IK) and Quality Procedure (PM) documents</li> </ul>		
16	Monday, 16 March 2020	<ul style="list-style-type: none"> <li>• Editing of Work Instruction (IK) and Quality Procedure (PM) documents</li> <li>• Interviewed several employees in the airport of shared service department to get information</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta
17	Tuesday, 17 March 2020	<ul style="list-style-type: none"> <li>• Editing of Work Instruction (IK) and Quality Procedure (PM) documents</li> <li>• Interviewed several employees in the department of finance &amp;</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta

		information to get information		
18	Wednesday, 18 March 2020	<ul style="list-style-type: none"> <li>• Editing of Work Instruction (IK) and Quality Procedure (PM) documents</li> <li>• Editing data on airports for public service standard documents</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta
19	Thursday, 19 March 2020	<ul style="list-style-type: none"> <li>• Editing data on airports for public service standard documents</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta
20	Friday, 20 March 2020	<ul style="list-style-type: none"> <li>• Editing data on airports for public service standard documents</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta
21	Monday, 23 March 2020	<ul style="list-style-type: none"> <li>• Editing data on airports for public service standard documents</li> </ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta

22	Tuesday, 24 March 2020	<ul style="list-style-type: none"><li>• Editing data on airports for public service standard documents</li></ul>	08.00- 16.30	Administration building, Angkasa Pura 1 Yogyakarta
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Yogyakarta, 2 April 2020



Rafli Martias

Supervisor of Customer Service and Hospitality

## APPENDIX C

### Letter In Acceptance To The Internship At PT. Angkasa Pura 1 (Persero) Yogyakarta

PT. ANGKASA PURA 1 (PERSERO)  
**Adisutjipto** YOGYAKARTA

PT. Angkasa Pura 1 (Persero)  
Adisutjipto-International Airport  
Jl. Solo Km. 9 Yogyakarta 55262  
Telp. (0274) 484261, Fax. (0274) 488155  
web: www.adisutjipto-airport.co.id  
Kantor Pusat Jakarta  
Kantor Baru Bandara Kemayoran Blok B-12 Kav 2  
Jakarta 10610, Indonesia  
tel. 021 654 1961 fax. 021 654 1514 web: angkasapura1.co.id



Nomor : AP.1.654 /DL.09/2020/JOG.PS  
Klasifikasi : Biasa  
Lampiran :  
Perihal : Praktik Kerja Lapangan

Kepada Yth. :  
**DEKAN FAKULTAS EKONOMI  
UNIVERSITAS ISLAM INDONESIA  
DI –  
YOGYAKARTA**

Menunjuk Surat Dekan Fakultas Ekonomi Universitas Islam Indonesia Nomor: 43/DEK/10/IP/I/2020 tanggal 15 Januari 2020 perihal Permohonan Izin Magang, pada prinsipnya Manajemen PT Angkasa Pura 1 (Persero) Bandar Udara Adisutjipto Yogyakarta menyetujui permohonan Praktik Kerja Lapangan terhitung mulai tanggal 24 Februari 2020 s.d 24 Maret 2020 dan persyaratan yang harus dipenuhi adalah sebagai berikut:

- Mengisi surat pernyataan terlampir;
- Siap mengikuti jadwal kedinasan perusahaan;
- Menjaga semua kerahasiaan perusahaan;
- Memakai seragam hitam putih & Jas Almamater;
- Pas Photo warna 3x4, 1 (satu) lembar;
- Memberikan foto copy karya tulis (laporan) untuk Kantor Cabang PT Angkasa Pura 1 (Persero) Bandara Adisutjipto Yogyakarta.

Siswa yang dapat ditempatkan pada kantor Cabang PT. Angkasa Pura 1 (Persero) Bandara Adisutjipto sebanyak 1 (satu) orang dengan kriteria sebagai berikut:

NO	NAMA	NIM
1	Chelsy Bettido	16311125

Untuk teknis pelaksanaannya dapat menghubungi Human Capital Section Kantor Cabang PT Angkasa Pura (Persero) Bandara Adisutjipto Yogyakarta.  
Demikian disampaikan, atas perhatian dan kerjasamanya diucapkan terima kasih.  
Yogyakarta, 19 Februari 2020  
a.n. GENERAL MANAGER  
→ SHARED SERVICES SENIOR MANAGER,  
  
Angkasa Pura | AIRPORTS  
BANDARA ADISUTJIPTO  
ZULFIKAR NOOR

Tembusan Yth. :  
1. Human Capital Manager;

## APPENDIX D

### Interview Transcripts (Bilingual)

Respondent Name : Larissa Rahadiyanti  
Position : General Service Section  
Work Experience : 4 years in PT Angkasa Pura I Yogyakarta

Q: What is the difference between past and present providers?

A: Provider dulu lebih praktis dan memiliki mitra yang lebih luas, sehingga dimana saja masih bisa menggunakan jasanya. Di provider yang sekarang itu harus pakai surat rujukan dan harus didapat di klinik-klinik tertentu, sedangkan di provider sebelumnya tidak perlu dan walaupun memerlukan rujukan bisa menggunakan klinik rujukan mana saja.

Q: How will this provider policy change affect employees?

A: Sejujurnya kalau aku pribadi sih jadi males makainya aja, malah jadi kalo sakit-sakit nggak pernah ke dokter karena males ngurusnya.

Q: Does this change in insurance provider policy make employees feel satisfied?

A: Kurang puas, karena untuk pengguna kartu akses premium pun ada beberapa kebijakan yang sebenarnya secara aturan sudah jelas, namun kadang pasien yang kurang paham kan jadi menunggu lama dan menjalani birokrasi yang rumit.

Contoh untuk pegawai yang udah terkonfirmasi positif di hasil antigen seharusnya untuk swab PCR sudah di tanggung Mandiri in Health (MIH). Namun dari pihak MIH meminta pasien untuk konsul ke dokter dulu di klinik yang ditentukan untuk minta rujukan swab PCR. Padahal seharusnya bisa langsung aja dengan menggunakan surat rujukan dari dokter perusahaan (bukan dari klinik yang ditunjuk).

Q: How is the service quality felt by employees in the new insurance provider?

A: Aku jarang pakai sih, tapi kalo ikut bantu temen-temen yang pakai kayanya mager aja gitu soalnya agak ribet.

Q: Can the policy be changed again?

A: Kurang tau ya, mungkin bisa kalo ada kesepakatan atau pembaruan perjanjian kerja sama (perjama) PT Angkasa Pura I dengan Mandiri in Health.

Q: How do employees want the insurance provider in the company?

A: Inginnya lebih fleksibel aja sih providernya. Kalo memang ada hal-hal yang tidak ditanggung oleh MIH kan bisa langsung ditagihkan ke kantor dengan persetujuan pegawai yang bersangkutan (terutama dalam hal rawat inap) sehingga pasien nggak perlu nunggu konfirmasi lama hanya untuk persetujuan.

Dulu aku pernah pakai admedika mau dirawat, asal aku tanda tangan persetujuan kalo ada excess akan ditagihkan ke pribadi, it's oke aku minta layanan yang seperti apa daripada nunggu keputusan dari kantor atau atasan provider untuk menyetujui layanan tersebut apabila terdapat kelebihan

Tapi kalo yang baru ini (MIH) bener-bener harus konfirmasi nunggu provider tapi ujung-ujungnya kelebihan tersebut tetep dibayar sama pegawai.

Respondent Name : M. Chafid Islahul Abid

Position : Airport Rescue and Fire Fighting Section / Fire Fighting Training & Standard Supervisor

Work Experience :17 years working in PT. Angkasa Pura 1, 3 years in PT Angkasa Pura I Yogyakarta Branch

Q: What is the difference between past and present providers?

A: Menurut aku, provider yang sekarang pelayanannya kurang dibandingkan dengan provider yang dulu. Provider yang dulu kalau mau berobat tinggal datang ke rumah sakit yang bekerjasama konfirmasi terus realisasi dan nggak perlu nunggu lama.

Q: How will this provider policy change affect employees?

A: Kebijakan provider pelayanan kesehatan yang sekarang prosesnya dan tahapannya panjang, konfirmasi ke provider menunggu lama, kadang-kadang pegawai yang mengurus susah dihubungi, sehingga saya selaku konsumen kurang puas.

Q: Does this change in insurance provider policy make employees feel satisfied?

A: Saya pribadi merasa kurang puas, karena prosedur yang berlaku di provider yang sekarang. Karena saya pernah mengalami sendiri kalau sakit kita harus ke dokter faskes dan rumah sakit rujukan yang lokasinya jauh dari tempat tinggal saya.

Q: How is the service quality felt by employees in the new insurance provider?

A: Provider pelayanan kesehatan yang sekarang saya rasa cukup baik, akan tetapi masih lebih bagus menggunakan provider yang sebelumnya.

Q: Can the policy be changed again?

A: Menurut saya perlu diadakan perubahan atau pengkajian ulang. Dan perlu ditambah dokter faskes dan rumah sakit yang bekerjasama di beberapa area.

Q: How do employees want the insurance provider in the company?

A: Harapan saya kebijakan dan prosedur pada provider pelayanan kesehatan yang sekarang perlu dikaji ulang, agar pelayanannya lebih cepat simpel. Karena kalo kita sakit diperlukan pelayanan yang cepat dan simpel.

Respondent Name : Riska Ayu  
Position : Corporate Social Responsibility Section  
Working Experience : 5 years working, 2 years in PT Angkasa Pura I  
Yogyakarta Branch

Q: What is the difference between past and present providers?

A: Kalo yang dulu itu kita pakai admedika, kalo yang sekarang itu kita pakai Mandiri in Health. Bedanya itu, kalo pake admedika kita lebih mudah nih, misalnya kalo aku sakit atau suamiku sakit, kita bisa ke dokter umum langsung misal ke RS JIH. Tapi kalo misal yang Mandiri in Health ini dia harus ke faskes pertama. Faskes pertamanya itu kalo nggak ke klinik kantor bisa ke Kimia Farma. Itu lebih sama kayak BPJS, itu perbedaannya.

Q: How will this provider policy change affect employees?

A: Sangat mempengaruhi. Karena dulu itu kita sangat dipermudah dengan adanya admedika karena admedika tuh bekerjasama dengan rumah sakit besar dan klinik-klinik gigi yang bagus. Kalo yang sekarang tuh (MIH) klinik gigi yang pernah kita coba tuh yang lebih ecek-ecek daripada yang dulu. Kalo misalnya yang dulu admedika di Peri Gigi itu bisa dipake, nah kalo yang sekarang tuh kayak klinik-klinik di Sagan yang kayak tau atau gak terkenal.

Q: Does this change in insurance provider policy make employees feel satisfied?

A: Saya pribadi merasa tidak puas karena keterbatasan MIH dibandingkan dengan AdMedika karena ini (MIH) lebih kayak ke BPJS gitu lho. Karena kemarin coba kita tanya itu tuh kenapa ada perubahan ini katanya kita dapat temuan itu kalo kita nggak pernah menggunakan BPJS makanya kita pakek provider yang bekerjasama dengan BPJS juga. Jadi makanya mekanisme nya mirip sama BPJS sih, harus ke faske pertama terus baru ke RS. Akhirnya jadi

lebih ribet daripada pakek admedika.

Q: How is the service quality felt by employees in the new insurance provider?

A: Kualitasnya yang kita rasakan sih biasa aja ya, ya karena menurut kita sih itu kayak BPJS terus kadang kita sering miss communication gitu, misalnya kayak aku yang ke Rumah Sakit Siloam, pihak Siloam nggak tau kalau kita pakek asuransi Mandiri in Health padahal udah dijelaskan kalau kitah itu pakai asuransi itu dan ada rujukannya tapi tetep harus suruh bayar. Sedangkan kita udah bayar, terus kita konfirmasi ke Mandiri in Health nya itu ternyata kita nggak bayar, jadi mereka harus ngembaliin. Kan itu kayak bolak balik gitu. Terus aku juga pernah ke IGD itu jelas-jelas di peraturannya itu kalau misalkan jam 10 keatas atau jam 12 keatas gitu kita bisa langsung ke IGD gitu, nggak usah harus ke faskes pertama dan lain-lain. Ternyata pas kita konfirmasi ke IGD suruh bayar. Dan pas ke Mandiri in Health ternyata kita nggak bayar, jadi bolak balik gitu.

Q: Can the policy be changed again?

A: Untuk kebijakan provider biasanya tiap tahunan jadi nanti kantor pusat itu mengevaluasi. Kayak nanti sistemnya kerjasama gitu, di tenderin sih biasanya. Terus dilihat anggarannya, kira-kira cocok masuk kemana. Kayak misalnya kemarin admedika itu tuh karena kita karyawan bisa langsung ke Rumah Sakit Umum, otomatis kan anggarannya meledak. Terus makanya dicariin yang murah kalo menurutku sih. Jadi masuknya ke Mandiri in Health itu, jadi kan sistemnya kayak BPJS gitu. Jadi untuk kebijakannya itu tiap tahun pasti berubah. Tergantung dari anggaran dan tergantung dari evaluasinya kantor pusat, ada bagian kesejahteraan gitu yang mengevaluasi.

Q: How do employees want the insurance provider in the company?

A: Keinginannya pasti yang lebih bagus daripada yang ditahun sebelumnya. Kayak tahun ini (kurang baik dari tahun sebelumnya). Soalnya kalo kayak tahun ini, asuransi kesehatan kita tuh hampir sama kayak BPJS, jadi obat-obatan yang dikasih sama dokternya itu obat yang generik, beda sama yang di tahun lalu.

Terus aku baru tahu kemarin kalo misalkan asuransi kesehatan kita yang sekarang tuh per hari nya ada limit hariannya. Misalkan hari ini hanya bisa nebus obat seratus ribu, yaudah nanti resepnya dipotong setengah. Kalau dulu itu kan kayak unlimited gitu. Intinya, admedika tuh jauh lebih praktis dan kita ngerasa tunjangan kesehatan tuh lebih di emaskan daripada pakek Mandiri in Health. Kalau Mandiri in Health itu lebih kayak BPJS yang kita rasain. Yang lebih parah nya sih, kemarin kita rapat sama Serikat Pekerja itu, kalo misalnya ada anak karyawan yang memerlukan kebutuhan khusus yang akhirnya harus pakek obat yang khusus, mereka malah tidak ter cover. Malahan mereka mendapatkan obat yang generik, padahal mereka kan nggak mumpuni untuk mendapatkan obat yang generik itu.

Respondent Name : Nurdianto

Position : Safety Management System and Occupational Safety Health Section

Working Experience : 12 years working, 3 years in PT Angkasa Pura I Yogyakarta Branch

Q: What is the difference between past and present providers?

A: Sebetulnya tidak cuma perbedaannya dari sisi administrasi untuk provider yang sekarang agak ribet. Fasilitas yang didapatkan provider dulu dan sekarang sama, cuma dari sisi mekanisme aja sedikit ribet provider asuransi yg sekarang, Misal klo mau periksa apa harus mendapat persetujuan atau rujukan dari faskes pertama jadi gak bisa langsung ke RS, Kalau dulu AdMedika bisa langsung ke RS ya tanpa harus ke faskes 1, pilihan RS atau klinik yang kerjasama dengan provider asuransi lebih lengkap admedika dibanding MIH

Q: How will this provider policy change affect employees?

A: Sebetulnya tidak ada perubahan kebijakan yang signifikan dikarenakan Fasilitas pemenuhan kesehatan kami masih di backup secara keseluruhan

Q: Does this change in insurance provider policy make employees feel satisfied?

A: Saya pribadi merasa cukup puas

Q: How is the service quality felt by employees in the new insurance provider?

A: Kualitas pelayanan baik hanya saja perlu ditingkatkan kembali dari sisi kerjasama dengan rumah sakit khususnya yang dekat dengan area bandara YIA

Q: Can the policy be changed again?

A: Kebijakan dan keputusan perubahan provider berada di kewenangan kantor pusat.

Q: How do employees want the insurance provider in the company?

A: Pelayanan ditingkatkan lagi khususnya fasilitas tempat pemeriksaan di seluruh area khususnya DIY agar karyawan bisa dengan mudah menggunakan pelayanannya.

Respondent Name : Ahmad Nizar Catur Prasetyo

Place and Date of Birth : Surabaya, 27 November 1984

Position : Airport Rescue Fire Fighting Section

Work Experience : 16 years in PT Angkasa Pura I Yogyakarta

Q: What is the difference between past and present providers?

A: sistemnya hampir sama. Perbedaannya, Admedika bekerjasama dengan banyak rumah sakit dan karyawan tidak perlu meminta surat rujukan untuk berobat ke rumah sakit tersebut. Sedangkan MIH hanya bekerjasama dengan Kimia Farma sehingga jika karyawan ingin berobat harus meminta surat rujukan

dari Kimia Farma. Tetapi jika karyawan mengalami keadaan darurat dapat langsung menuju ke UGD. Sejujurnya sedikit lebih ribet untuk sistem yang baru.

Q: How will this provider policy change affect employees?

A: Terdapat beberapa obat atau resep dokter yang tidak dibackup oleh provider yang baru. Hal ini merupakan salah satu perbedaan yang cukup signifikan. Kemudian, provider baru memiliki sistem yang lebih rumit untuk mendapatkan pengobatan di rumah sakit. Kelebihan dari provider yang baru yaitu memiliki PIC, sehingga ketika karyawan memiliki masalah dapat langsung berkomunikasi dengan PIC tersebut.

Q: Does this change in insurance provider policy make employees feel satisfied?

A: tentunya tidak. Lebih puas dengan provider lama.

Q: How is the service quality felt by employees in the new insurance provider?

A: Dari segi kualitas, menurut saya tidak terlalu banyak perbedaan, hanya prosedurnya yang sangat berbeda. Untuk fasilitas kesehatan bebas ke klinik mana saja yang bekerjasama dengan MIH, namun kebetulan di domisili tempat tinggal saya tidak ada fasilitas kesehatan MIH, lebih mudah fasilitas kesehatan BPJS

Q: Can the policy be changed again?

A: tidak tahu.

Q: How do employees want the insurance provider in the company?

A: perusahaan dapat menunjuk asuransi yang sudah bekerjasama dengan banyak rumah sakit sehingga karyawan dapat langsung mengunjungi rumah sakit tersebut tanpa perantara seperti provider baru.

Respondent Name : Ida Ayu Wika  
Place and Date of Birth : Denpasar, 19 April 1991  
Position : Airport Security Screening Section  
Work Experience : 5 years working, 2 years in PT Angkasa Pura I  
Yogyakarta Branch

Q: What is the difference between past and present providers?

A: Perbedaan mencolok adalah dari segi cara berobat, kartu admedika adalah kartu ajaib yang bisa langsung bertemu dokter spesialis sedangkan MI harus ke fasilitas kesehatan terlebih dahulu agar dapat bisa bertemu dokter spesialis. Perlakuan MI sama halnya dengan bpjs. Perbedaan kedua terkait obat. Karena admedika sifatnya reimburse ke perusahaan, apapun obatnya selagi rekomendasi dokter boleh digunakan. Sedangkan MI mengikuti ketentuan dari MI.

Q: How will this provider policy change affect employees?

A: Pengaruhnya cukup dirasakan karena siapa yang tidak mau kemudahan. Saya pribadi lebih sering menggunakan bpjs daripada MI karena faskes bpjs lebih dekat dengan domisili tinggal.

Q: Does this change in insurance provider policy make employees feel satisfied?

A: Secara pribadi kepuasan menurun, karena ada batasan saat AdMedika kita bisa langsung ke Rumah Sakit, kalau yang sekarang (MI) harus melalui rujukan lagi

faskes 1, di MI ada beberapa dokter spesialis yang tanpa rujukan seperti kandungan, anak, THT bisa langsung kalau seperti dokter kulit menggunakan rujukan tetapi kalau dulu AdMedika itu dokter apa saja bisa langsung tanpa harus rujukan.

Q: How is the service quality felt by employees in the new insurance provider?

A: Secara layanan tidak begitu masalah

Q: Can the policy be changed again?

A: Tergantung management kebijakan berada pada pembuat kebijakan. Seharusnya dapat berubah jika ada kesepakatan. Secara logika, sebelumnya menggunakan third party administration kemudian berubah menjadi asuransi, kalau di masa depan perusahaan kembali lagi menggunakan third party administration siapa yang tahu?

Q: How do employees want the insurance provider in the company?

A: Berbicara keinginan karyawan, semua ingin sehat. Tetapi apabila diberi kenikmatan sakit, semua orang ingin kemudahan dalam mengurus sakitnya seperti proses admin dll. Kalau bisa balik ke AdMedika lagi prosesnya.

Respondent Name : Rafli Martias  
Place and Date of Birth : Lampung, 15 September 1989  
Position : Customer Service & Hospitality  
Work Experience : 6 years working in PT Angkasa Pura I Yogyakarta  
Branch

Q: What is the difference between past and present providers?

A: Provider yg dulu lebih tidak ribet, sehingga lebih mudah untuk proses administrasinya sehingga mempercepat tindakan untuk penanganan.

Q: How will this provider policy change affect employees?

A: Secara keseluruhan tidak mempengaruhi apa-apa.

Q: Does this change in insurance provider policy make employees feel satisfied?

A: Sebenarnya kurang puas untuk asuransinya, karena proses nya lebih mudah asuransi sebelumnya.

Q: How is the service quality felt by employees in the new insurance provider?

A: Untuk kualitas menurut saya tidak ada perbedaan yang terlalu jauh, cuman prosedur nya saja yang sangat berbeda

Q: Can the policy be changed again?

A: Menurut saya sangat bisa, namun keputusan semua ada di perusahaan.

Q: How do employees want the insurance provider in the company?

A: Untuk lebih mudah saja penggunaanya.

Respondent Name : Rita Rohayati

Place and Date of Birth : Bandung, 13 Juni 1977

Position : Human Capital

Work Experience : 11 years working in PT Angkasa Pura I  
Yogyakarta Branch

Q: What is the difference between past and present providers?

A: kebijakan dahulu dan sekarang berbeda, AM kerjasama dengan RS dan klinik lebih banyak, tanpa harus ke faskes 1 bisa langsung Dr umum dan Dr spesialis di RS provider dan bisa langsung ke RS mana saja tanpa surat dokter kantor, selain tindakan medis karyawan bisa membayar secara piutang, tapi Administrasi untuk konfirmasi membutuhkan waktu yang cukup lama.

Di MIH semua membayarkan premi yg sama, tetapi sistem MIH karyawan harus melewati faskes 1 untuk ke dokter spesialis sedangkan faskes pertama sangat terbatas (dokter spesialis yang tidak ke faskes pertama adalah dr. Sp anak, sp tht, sp mata, sp kandungan), perlu konfirmasi dahulu ke MIH jika karyawan ke RS yang bukan provider nya MIH, anak ke-4 sudah tidak ditanggung oleh MIH, selain tindakan medis karyawan tidak bisa piutang sekarang harus dibayarkan lunas.

Q: How will this provider policy change affect employees?

A: Cukup mempengaruhi

Q: Does this change in insurance provider policy make employees feel satisfied?

A: Sebenarnya kurang puas, karena proses nya lebih mudah pada asuransi sebelumnya.

Q: How is the service quality felt by employees in the new insurance provider?

A: Untuk kualitas menurut saya di MIH sedikit ribet karena untuk yang sekarang karyawan harus menggunakan rujukan dahulu kecuali emergency dan beberapa dokter spesialis

Q: Can the policy be changed again?

A: Menurut saya bisa, nanti nya asuransi akan diperpanjang atau berubah keputusan semua ada di para direksi perusahaan.

Q: How do employees want the insurance provider in the company?

A: Harapannya agar proses admin lebih dipermudah.

## APPENDIX E

### Documentation





