

## BUSINESS PLAN CLINIC ESUMI HEMODIALYSIS OF SOCIAL SECURITY AGENCY (BPJS) IN TANGERANG CITY

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### Abstract

Chronic renal failure is a disease with decreased kidney function that can not be maintain metabolism and fluid and electrolyte balance. Patients with this condition require hemodialysis action to be able to sustain life. Hemodialysis action requires considerable costs. According to data PERNEFRI patients with chronic renal failure in Indonesia the number is increasing every year. In 2014 the Indonesian government issued a national health insurance program (JKN) organized by the Social Security Agency (BPJS) health. Conditions such as this is an opportunity to open a hemodialysis clinic.

Keywords: Hemodialysis, BPJS, business plan.

### Introduction

WHO estimates the number of deaths caused by chronic diseases in Indonesia reaches 54% of all causes of death. One of chronic disease incidence rates are expected to increase annually to chronic kidney disease. Hemodialysis or dialysis is a process of washing the blood to rid the body of substances hazardous wastes contained in the bloodstream. Clinical Hemodialysis BPJS are health care facilities that carry out the service hemodialysis or dialysis in the hospital on an outpatient basis and has a cooperation agreement with hospitals that carry out the service of dialysis as a health-care facility of reference, in which the clinic has worked with BPJS (Social Security Agency).

According to data collected by Indonesian Renal Registry (IRR) in 2013, found none of the patients affected by chronic kidney failure than 3,902 residents of Indonesia. The population of the city of Tangerang in 2014 amounted to 1,999,894, the estimated population of the city of Tangerang diseased Chronic Renal Failure is for 512 patients. Based on the approximate calculation of the number of patients affected by Chronic Renal Failure as many as 512 patients, if one day there were three patients undergoing hemodialysis action for a hemodialysis machine, then obtained the maximum number of 270 patients. Therefore obtained 242 patients who were able to take

action in this clinic hemodialysis. From the above explanation can be concluded that there are still large opportunities for the opening of hemodialysis clinics in the city of Tangerang.

Several hospitals in the city of Tangerang, which will be of particular concern in determining the site of the clinic, where there are 27 hospitals, 79 health facilities first rate split of 33 health centers and 46 clinics in the region pratama Tangerang. Of the 106 health facilities in the city of Tangerang, there are nine hospitals and one specialty clinic that serves hemodialysis and hemodialysis have cooperation with BPJS.

According to data from Indonesia Renal Registry 2014, the number of patients with terminal renal failure cases reached 63 762 patients with hemodialysis action as much as 1,896,317 actions, not all patients underserved needs because of limited units of washing his blood dialysis machine. Based on data PERNEFRI the year 2013 the number of machines that exist in Indonesia as many as 2730 machines. Each of the hemodialysis machine can be used for three times the action, in which each of the actions carried out for four hours. The number of patients with chronic renal failure in Tangerang City area as much as 512 patients to estimate the number of machines required as many as 171 hemodialysis machines. The number of

hemodialysis machines in 2014 as many as 90 hemodialysis machines.

Weakness, dialysis patients are guaranteed BPJS is BPJS patients have to queue at the counter of a specific and usually limited time and amount. The National Health Insurance organized by the government led to increasing BPJS participants which come from various circles both civil servants and private, work or do not work as well as family members. The premiums are cheap also an attraction. As a result, the queues in hospitals was not inevitable. The main complaint was the long queue at the hospital when using health facilities BPJS. This queue becomes a problem when we are in a state of emergency. Still bad service hospital with a very time-consuming procedure, causing some patients have to patiently wait for the queue is so long with so slow performance.

Services action Hemodialysis is usually performed in a hospital, with adequate equipment and nursing personnel who have been certified hemodialysis, but it is sometimes not as easy as what people think, because some of the obstacles that occur in the hospital, resulting in the abandonment of patients who have been queuing in a long time because of irregular scheduling. Therefore, with this Hemodialysis Clinic we look forward to and is able to provide superior service to patients by providing facilities and infrastructure similar to that given in general hospitals and trustworthy as a community partner.

Judging from the business market opportunities described above are obtained an opportunity to open a clinic in cooperation with BPJS Hemodialysis. The length of time and space constraints are the problems that occur and be a shortage of health facilities in collaboration with BPJS. The waiting period of patients, quick service and provision of information to patients with kidney failure is a value product that can be offered to patients.

#### Literature Review

The business model used in the clinic business Hemodialisa new and innovative by using the Business Model Canvas. The nine components are as follows: Customer Segments, Value propositions, Channel, Customer Relationships, Revenue Streams, Key

Resources, Key Activities, Key Partnerships, Cost Structure.

Business Analysis SIPOC (Suppliers, Inputs, Process, Output, Customer) is used to indicate the activity of a business major with a framework of the process presented in the Supplier, Input, Process, Output, Customer. Supplier of hemodialysis machines such as B-Braun, Fresenius, Gambro, Belco, Nipro and others. Also including raw material suppliers of medical, medical equipment, disposable medical action as operational support in Hemodialysis Clinic BPJS. And also a supplier of support tools such as a bed, a chair and a table, as well as other medical support tools. Input on Esumi Hemodialysis Clinic BPJS the form faskes (health facilities) first level and an advanced level that are located around the city of Tangerang. In Esumi Hemodialysis Clinic BPJS step of the process is the administrative process to be prepared and completed by the CRF patients with BPJS card facilities and clinicians from initial registration until the end of the registration in which the files are collected to get the bill BPJS completeness. Outputs are the products (goods or services) of a process. The results of the process of hemodialysis clinic is in the form of a recapitulation of the whole bill file CRF patients for one month for the submission of claims to the BPJS. Claims submitted to the Branch Office of Tangerang City Health BPJS collectively every month up to the 10th of next month. Customer Esumi is BPJS Health Clinic, where BPJS as the customer's acceptance of the bill claim BPJS. BPJS is the body that takes care of and serve all things associated with health in the country of Indonesia.

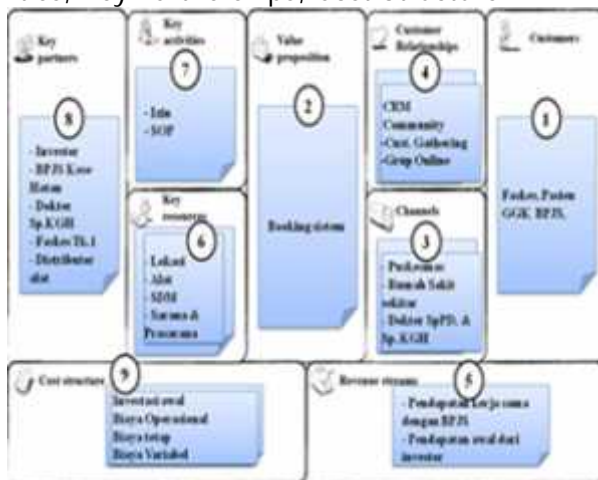
There are different types of strategies that can be used, in this our hemodialysis business strategy Treacy and Wiersema. In the discipline of Market Leader Treacy Wiersema mentioned three important core values of discipline or a business model that should be taken is operational excellence, product leadership and customer intimacy. Of the three core values Treacy and Wiersema then Esumi Hemodialysis Clinic BPJS determine the choice-oriented operational excellence (operational excellence). Applied in operational excellence is to provide the excellent operational service and quality, the same quality service to the hospital with a standard BPJS rates, ease of registration

with the booking system without queuing and payment of a low cost for the membership BPJS.

**Business Strategy & Process**

The right strategy for designing innovative new business models and innovative by using the Business Model Canvas. Business model innovation is not about looking at the competitors, because the business model innovation is not about imitating or compare, but about creating new mechanisms for creating value and revenue. Business model innovation is precisely about overcoming old habits in order to design a model that meets the needs of customers who are not satisfied, new needs, or the needs of the hidden.

According to Osterwalder and Pigneur, 2010 describes the business model innovation is something new. The business model is to describe the rationale of how to create value for the company, customers, and communities. According to Osterwalder and Pigneur, 2010 explained that the Business Model Canvas is a business model describes the rationale of how an organization creates, delivers, and captures value. The business model canvas split into nine key components, then separated again become a component of the right (creative side) and the left (side logic). Just like the human brain. The nine components are as follows: Customer Segments, Value propositions, Channel, Customer Relationships, Revenue Streams, Key Resources, Key Activities, Key Partnerships, Cost Structure.



**Customer Segments**

The need for this service can not be determined from the age, location of residence

because customers spread throughout Indonesia, there is also determined from a specific lifestyle and social status. Customer Segments

which can be selected by the health insurance or the means payment is membership of BPJS, registered in membership of national health insurance from the government called BPJS, BPJS with COB (Coordination of Benefits) where the customer is registered as a participant BPJS also have private insurance personal belonging or in cooperation with BPJS, insurance Participants non BPJS customer with a guarantee of private insurance, public Patients without insurance and BPJS. Customers who do not wear health insurance.

Particular in the business BPJS Hemodialysis Clinic determined that Customer Segments will be selected health facilities that work together to provide referrals to the clinic hemodialysis action. Specific market segments (niche market) ie patients affected by Chronic Renal Failure disease requiring hemodialysis action, services are provided directly to customers who need (B2C). Hemodialysis patients who can log in as a customer at these clinics are patients admitted in the membership BPJS.

**Value Propositions**

On the Component value propositions, will discuss the benefits or benefits that would be obtained if the customer or the customer chose this business. In this case will be explained about the advantages and strengths that differentiate our business with other businesses.

During the service at the Hospital provide administrative services that are difficult, where patients have to come in, queue and register difficult. Specifically value proposition taken for Hemodialysis Clinic BPJS is Newness / new services. We offer online registration via phone, SMS, BBM (Blackberry Massanger), email and whatsapp which facilitates the customer to sign up without having to come to the clinic to schedule / schedule hemodialysis.

**Channel**

In the channel components is link / network where the customer comes and customer directed to a channel that has been created by the company to the destination

desired by the company. From the general description may be directed to channel more specifically, with the focus strategy that has been set by the company. As a special channel that created that make the channel with health centers around the clinic to get a referral, make channels with hospitals around Tangerang City. The specialist doctors and subspecialists kidney disease in around Tangerang City.

#### Customer Relationship

Categories customer relationship by considering the target customer segment, can be inferred category from which can be applied in BPJS Hemodialysis Clinic are personal Assistance. No officers serving customers with CRM (Customer Relationship Management) to serve communication, remind the schedule and call center, communit, creating a community for gathering & Group membership customer online (BBM or WhatsApp)

#### Revenue Stream

Component discuss revenue stream from which income is derived BPJS hemodialysis clinics, revenue is what is the most important part to start a business, as well as the pulse of the business operation. These revenues can generally be classified from different sides, ie income from cooperation with BPJS health, income from cooperation with insurance, income derived from private patients, the revenue derived from BPJS and insurance (COB), the initial income of investors who are willing join to establish a clinic.

Because BPJS Hemodialysis Clinic that will be established using the method of focus and in particular the classification of the revenue comes from revenue from the cooperation with BPJS Health and the initial income of investors who are willing to join to establish clinics

#### Key Resources

In the key components of resources in Model Canvas by Alexander Ostewalder is certainly necessary primary resource, which is where it coverage on matters concerned with the facilities in a clinic as a means of meeting place between patient and doctor. Among them are:

#### Location

Clinic needed a strategic place, it is intended that every patient who wants to visit can easily find the location, either by using public transport, or by private vehicle. Access is easy to reach, and the parking lot is a plus for the clinics so that patients continue to feel easy. In addition, in determining the location, need to be sure that every patient should be comfortable when you are in the clinic, it is intended that patients in who are in the care of hemodialysis have a body condition is very weak, which will lead to fatigue when the clinical conditions do not support the patient to carry out hemodialysis action, for it is necessary to find a place or location has a good infrastructure so that patients can easily go wards. Clinic sites located around the area Poris, Tangerang City, housed in the complex shop Grand Ampera.

#### Hemodialysis Tool

The tool used is a tool dialiser already tested the use by some known hospitals, and the results of several surveys by reputable products more, compared with one tool and more, companies choose the appropriate product in the system due to meet with the requirements in the agreement that the company will use with systems KSO (Operational Cooperation). Supplier of hemodialysis instruments such as B-Braun, Fresenius, Gambro, Belco, Nipro and others.

#### Human Resources

##### Responsible Doctor

All hemodialysis clinics in Indonesia requires the physician in charge who has been certified expert kidney disease (renal subspecialty).

##### Emergency Doctor

A general practitioner who is responsible daily in clinical operations, responsible to the doctor in charge, and report any work to the company and the doctor in charge.

##### Nurse

Is a certified medical personnel were responsible for assisting patients in performing activities of daily hemodialysis. Starting from a

general check up with the completion of the patient in the clinic.

#### Administration

Is a non-medical personnel who work for the purposes in support of medical use of start admission registration, while in the clinic, until the patient finished out the clinic.

#### Clinic Building

Clinic building consists of Onsite registration / waiting room, doctor's consulting room, administration room, procedure room, medical tool shed, bathroom. The infrastructure of the clinic includes the installation of water, electrical installation and engine generators, installation of air circulation, waste management facilities, fire prevention and suppression.

#### Key Activity

In the key components of activities, generally described that fall into this category is the manufacturing process permits, while licensing in setting up such clinics is Permission from local government district / city after getting a recommendation from the district health department / municipality. Operational activities that run on them to create a SOP (Standard Operating Procedure) from start to finish. SOP SOP made starting from registration of new patients on hemodialysis, hemodialysis preparation SOP, SOP preparation time will begin hemodialysis patients, hemodialysis action SOP, SOP monitoring during dialysis, dialysis terminate SOP, SOP maintenance dialysis machines

#### Key Partnership

This component has outsourced some activities and some resources from outside the company. Basically the key is how the primary partnerships the company formed a partnership with a variety of reasons and partnerships form the basis of a variety of business models. Companies created an alliance to maximize the business model, reduce risk, or obtain their resources.

Generally the clinic hemodialysis, the type of partnership can be divided into four different types, namely the strategic alliance between non-competitors (puskesmas), strategic partnerships among competitors

(fellow clinic hemodialysis), a joint venture to develop new business (joint venture), relationship buyer with suppliers to ensure reliable supply.

In Clinical Hemodialysis can be described types of partnerships that can run that with investors who have the funds, with the Bank for funding, with BPJS Health, with equipment supplier hemodialysis (machine dialiser), with suppliers instrument medical support, with labor supply, with insurance provider with health centers, and other hospitals.

Specifically for clinical hemodialysis who we want, namely Clinical Hemodialysis BPJS, which in detail have a relationship with the investor as the owner of the funds, BPJS Health as the main partner in terms of clients (patients) and income or income, a specialist local, head of the health facility, engine company KSO hemodialysis (Fresenius, B-Braun, Bellco, Nipro and others).

#### Cost Structure

Component cost structure describing all costs incurred to operate the business model. It is common for any business model must minimize costs. However, the low cost structure is more important for some business models than any other business models. Therefore, it would be useful if the cost structure of the model are divided into two classes, namely Paced costs and accelerated value, many business models that are in between the two extremes. In general, the business can be classified hemodialysis clinic costs include costs spurred business structure focused on minimizing costs. Where in this hemodialysis clinic prefers prioritizing cost reduction efficient cost structure and business structure of the value of unselfish motivated charges and just thinking about how value is created.

The cost structure in hemodialysis clinics may have characteristics including initial investment costs, Operating costs, fixed costs (salaries, rents, building maintenance), variable fee (cost supply of equipment / medical equipment) . In specialized in Hemodialysis Clinic BPJS using business structures encouraged costs that focus on minimizing costs. Haemodialysis in BPJS clinic have characteristics including initial investment costs, operating costs, fixed costs (salaries, rent

money, building maintenance), the variable cost (the cost of supply of equipment / medical equipment).

#### Conclusion

Progress in the health world, opens up many opportunities to do business in the field of health and one of them is a hemodialysis clinic BPJS. The number of business opportunities for hemodialysis provide opportunities for businesses to develop this business. The chances are that the regulation of health insurance BPJS which requires the entire population of Indonesia participated BPJS, a growing patients with chronic renal failure requiring action hemodialysis, insufficient health services and medical devices to accommodate all patients requiring action hemodialysis also be an opportunity to open a business hemodialysis.

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