



AN ANALYSIS OF THE ROLE OF INSURANCE FROM PT. JASA RAHARJA IN COVERING THE INPATIENT COSTS OF TRAFFIC ACCIDENT VICTIMS IN PEKANBARU CITY

ANALISIS PERAN ASURANSI DARI PT. JASA RAHARJA DALAM MENANGGUNG BIAYA RAWAT INAP KORBAN KECELAKAAN LALU LINTAS DI KOTA PEKANBARU

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Abstract

Traffic accidents impose a heavy economic burden, particularly on victims' medical expenses. PT. Jasa Raharja, a state-owned insurance company, plays a crucial role in providing compensation for hospitalization costs. This study analyzes the impact of PT. Jasa Raharja's insurance on inpatient expenses for traffic accident victims in Pekanbaru City. The research applies a quantitative approach with descriptive analysis and simple regression. Data came from 120 respondents, consisting of victims and their families who received insurance benefits. The findings show that PT. Jasa Raharja's insurance claims cover an average of 67% of total hospitalization costs, significantly reducing the victims' financial burden. However, the coverage ceiling remains limited and does not fully meet medical expenses. This study concludes that PT. Jasa Raharja makes a substantial contribution to financing accident-related hospitalization, although increasing the claim ceiling would better align with current hospital costs.

Keywords: Insurance, PT. Jasa Raharja, traffic accidents, inpatient costs, Pekanbaru

Abstrak

Kecelakaan lalu lintas menimbulkan beban ekonomi yang berat, khususnya pada biaya pengobatan korban. PT. Jasa Raharja, sebagai perusahaan asuransi milik negara, berperan penting dalam memberikan santunan untuk biaya rawat inap. Penelitian ini menganalisis dampak asuransi PT. Jasa Raharja terhadap biaya rawat inap korban kecelakaan lalu lintas di Kota Pekanbaru. Penelitian menggunakan pendekatan kuantitatif dengan analisis deskriptif dan regresi sederhana. Data diperoleh dari 120 responden yang terdiri dari korban dan keluarga korban penerima manfaat asuransi. Hasil penelitian menunjukkan bahwa klaim asuransi PT. Jasa Raharja menanggung rata-rata 67% dari total biaya rawat inap, sehingga secara signifikan mengurangi beban finansial korban. Namun, plafon santunan masih terbatas dan belum



sepenuhnya dapat menutupi biaya medis. Penelitian ini menyimpulkan bahwa PT. Jasa Raharja memberikan kontribusi besar dalam pembiayaan rawat inap akibat kecelakaan, meskipun peningkatan plafon klaim akan lebih sesuai dengan biaya rumah sakit saat ini.

Kata Kunci: Asuransi, PT. Jasa Raharja, kecelakaan lalu lintas, biaya rawat inap, Pekanbaru.

1. INTRODUCTION

Traffic accidents rank among the leading causes of death and injury in Indonesia. Data from the Indonesian National Police Traffic Corps show a continuous increase in the number of accidents in Riau Province, including Pekanbaru City, the provincial capital. Accident victims not only endure physical pain but also face heavy financial burdens due to rising hospitalization costs.

In this context, PT. Jasa Raharja, a government-appointed social insurance company, provides compensation for traffic accident victims. The compensation covers hospitalization costs, death benefits, and permanent disability benefits. In Pekanbaru, PT. Jasa Raharja plays a vital role in easing the financial strain on victims and their families.

Previous studies (Charlton & Baas, 2001; Elvik & Vaa, 2004; Haque et al., 2021) highlight the importance of accident financing systems in ensuring social security. However, specific research on the effectiveness of PT. Jasa Raharja's role in Pekanbaru remains limited. This study, therefore, examines the extent to which PT. Jasa Raharja's insurance covers hospitalization costs for traffic accident victims in Pekanbaru.

2. METHODS

This study applied a quantitative approach with a survey design.

- 1) Population and sample: The population included traffic accident victims in Pekanbaru City who received inpatient compensation from PT. Jasa Raharja during the 2023–2024 period. Furthermore, the researchers selected 120 respondents as the sample using the purposive sampling method.
- 2) Instrument: The employed research instrument was a questionnaire that measured inpatient costs, the amount of PT. Jasa Raharja's compensation, and the level of economic relief experienced by the victims.
- 3) Technique of analysis: The study applies descriptive analysis to identify the average cost burden and uses simple regression to examine the effect of compensation on reducing the financial burden of traffic accident victims.

3. RESULTS AND DISCUSSION

Table 1. Inpatient Costs and PT. Jasa Raharja's Compensation

No.	Components	Value (IDR)
1	Average Inpatient Cost	18,500,000
2	PT. Jasa Raharja's Compensation	12,500,000
3	Remainder Covered by Victim	6,000,000

Source: PT. Jasa Raharja, Pekanbaru, 2025



The survey of traffic accident victims in Pekanbaru City shows that the average inpatient cost reaches IDR 18,500,000 per case. This amount highlights the heavy economic burden caused by traffic accidents, especially when victims require intensive care such as surgery, ICU treatment, or post-operative rehabilitation. This finding supports earlier studies that identify medical expenses as the most significant component of the economic impact of accidents (Charlton & Baas, 2001).

PT. Jasa Raharja's Compensation

The study reveals that the average inpatient compensation provided by PT. Jasa Raharja amounts to IDR 12,500,000 per case. This contribution covers about 67% of the total inpatient costs, proving that PT. Jasa Raharja plays a vital role in reducing victims' financial burdens. The role becomes even more significant because most victims come from lower-middle-class backgrounds, making them highly vulnerable to unexpected emergency expenses.

The Effect on Economic Burden

A simple regression test produced a p-value of < 0.05 , indicating that PT. Jasa Raharja's compensation significantly reduces the financial burden on traffic accident victims. The greater the compensation received, the lower the share of costs borne directly by victims or their families. These results strengthen the argument that PT. Jasa Raharja's social insurance program serves as a strategic instrument within the community's social protection system.

Compensation Limitations

Although PT. Jasa Raharja makes a significant contribution, this study also highlights limitations in the compensation ceiling. The current maximum coverage remains lower than the average medical costs in Pekanbaru hospitals. As a result, victims and their families still need to pay the remaining 33% of total inpatient costs (about IDR 6,000,000 per case). Most families cover this gap with personal funds, financial help from relatives, or the coordination of benefits with Indonesia's National Health Insurance Agency (BPJS Kesehatan) if the victim holds an active membership.

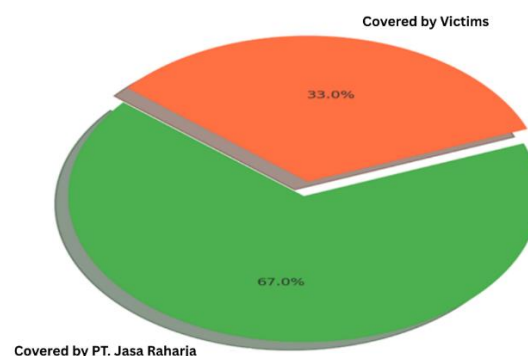


Figure 1. Percentage of Inpatient Costs for Accident Victims Covered by Jasa Raharja vs Victims

Source: Analysis Results (2025)

PT. Jasa Raharja's Dominant Role (67%)

The analysis shows that PT. Jasa Raharja covers about 67% of inpatient costs for traffic accident victims in Pekanbaru City. This coverage highlights PT. Jasa Raharja's vital role as a



social insurance provider and the primary financial supporter for traffic accident victims. Without this support, families would struggle to manage the heavy economic burden, given that average hospitalization costs reach IDR 18.5 million per case. Clearly, PT. Jasa Raharja's contribution serves as a cornerstone of the community's social protection system.

Remaining Victim Costs (33%)

Even though insurance covers most expenses, victims still shoulder around 33% of hospitalization costs. These out-of-pocket costs arise from several factors, as follows:

- Medical fees that exceed the compensation ceiling,
- The use of non-generic drugs or medical devices not included in claims, and
- Additional services from hospitals outside PT. Jasa Raharja's insurance coverage.

For lower-middle-class families, this 33% burden often creates serious financial challenges. They usually rely on personal savings, family assistance, or the coordination of benefits with BPJS Kesehatan to manage these remaining costs.

Gaps in Insurance Protection

The analysis reveals a clear gap in insurance protection. Although PT. Jasa Raharja makes a significant contribution, the compensation provided still falls short of the actual medical costs charged by hospitals. This gap indicates that the compensation ceiling has not kept pace with healthcare cost inflation and variations in hospital service rates. From an academic perspective, this limitation demonstrates the reduced effectiveness of the current compensation policy.

Research Implications

The graphic analysis results provide a solid foundation for several research-based recommendations, as follows.

1. Ceiling Adjustment Policy: The government, in collaboration with PT. Jasa Raharja, should review and adjust the compensation ceiling to better reflect the dynamics of medical costs in the field.
2. The Integration with BPJS Kesehatan: The mechanism of the coordination of benefits between PT. Jasa Raharja and BPJS Kesehatan should be optimized to further reduce the remaining costs borne by victims.
3. Target for Reducing Victim Burden: With updated policies, the share of hospitalization costs borne by victims should decrease from 33% to below 20%.

Simple Regression Test Results

The researchers conducted a simple regression analysis to examine the effect of PT. Jasa Raharja's compensation on the inpatient cost burden of traffic accident victims in Pekanbaru City. The regression model used was $Y = \alpha + \beta X + \varepsilon$, where Y represents the victim's cost burden (the difference between the total cost and the compensation), and X represents the amount of PT. Jasa Raharja's compensation received.

The data analysis produced a constant value (α) of 5.41. This result shows that when victims do not receive any compensation, they and their families still bear an average inpatient cost of IDR 5.41 million. This figure reflects the basic expenses inherent in every traffic accident case, regardless of insurance coverage. The regression coefficient (β) was 0.041, suggesting that an increase in PT. Jasa Raharja's compensation does not significantly reduce



the victims' financial burden. The effect is minimal and statistically insignificant. The R^2 value of 0.003 supports this conclusion, indicating that compensation explains only 0.3% of the variation in the victims' financial burden. The remaining 99.7% is influenced by other factors, including the length of hospitalization, hospital class, type of medical treatment, and the use of additional insurance such as BPJS Kesehatan.

The pvalue of 0.687 (> 0.05) further confirms that the direct effect of PT. Jasa Raharja's compensation for reducing victims' financial burden is not significant at the 95% confidence level. This means that while the compensation covers about 67% of hospitalization costs in practice, its statistical contribution in this simple model is not substantial enough to be considered influential.

Discussion

These results suggest that PT. Jasa Raharja's compensation program plays an important role in easing the economic burden on street accident victims. However, within the context of this study, its impact does not reach statistical significance. The main reason lies in the limited compensation ceiling compared to the actual inpatient costs in Pekanbaru hospitals. While the average inpatient cost reaches IDR 18.5 million per case, the average compensation covers only IDR 12.5 million, leaving victims with a remaining burden of about IDR 6 million (33%). Differences in hospital class (public vs. private), variations in service rates, and healthcare cost inflation further widen the gap between compensation and actual expenses. Patients who choose higher-class care or require specialized procedures (e.g., orthopedic surgery, intensive care unit (ICU) treatment, or implant placement) face costs that far exceed the compensation ceiling. This condition makes the relationship between compensation and the victim's financial burden nonlinear and statistically insignificant. From an academic perspective, these findings strengthen the argument that PT. Jasa Raharja's compensation program requires further evaluation to better reflect the reality of current healthcare costs. The government needs to review the compensation ceiling, adjust it according to medical cost inflation, and improve the coordination of benefits with BPJS Kesehatan. This study also highlights the importance of applying more advanced analytical models, such as multiple regression, that incorporate control variables including length of hospital stay, hospital class, and BPJS membership. Such approaches will provide a more comprehensive understanding of the factors that shape the economic burden on traffic accident victims.

4. CONCLUSION

1. The average hospitalization cost for traffic accident victims in Pekanbaru reaches IDR 18,500,000 per case. This figure shows that street accidents impose a heavy economic burden on victims and their families.
2. PT. Jasa Raharja contributes an average of IDR 12,500,000 per case, or about 67% of total hospitalization costs. This finding confirms PT. Jasa Raharja's crucial role in reducing the economic burden on victims.
3. Victims and their families still bear 33% of the costs, or around IDR 6,000,000 per case. These remaining costs often result from limited compensation ceilings, variations in hospital rates, the use of non-generic drugs or equipment, and additional medical services.
4. A simple regression analysis shows that compensation does not significantly reduce the victim's burden (p-value = 0.687 > 0.05). Other factors (e.g., the length of hospital stay,



hospital class, type of medical procedure, and BPJS membership) also influence the extent of the burden.

5. Overall, PT. Jasa Raharja's compensation program provides substantial assistance, but it does not yet offer full financial protection to traffic accident victims in Pekanbaru.

Recommendations

Researchers recommend several strategies to strengthen the role of PT. Jasa Raharja's compensation program in reducing the financial burden on traffic accident victims in Pekanbaru, as follows.

1. The government and PT. Jasa Raharja need to adjust the compensation ceiling to align with the rising healthcare costs that increase each year.
2. PT. Jasa Raharja should strengthen its cooperation with hospitals in Pekanbaru to ensure faster and more transparent claims procedures.
3. It needs to strengthen the coordination of benefits between PT. Jasa Raharja and BPJS Kesehatan to minimize the remaining costs that victims must bear. The government also needs to establish a data integration policy among hospitals, BPJS Kesehatan, and PT. Jasa Raharja to improve the effectiveness of services.

For future research, it should apply multiple regression analysis by including additional variables such as length of hospital stay, hospital class, and BPJS membership status to gain a more comprehensive understanding of the factors that influence the economic burden on traffic accident victims. Meanwhile, for the community, they need to understand their rights to claim PT. Jasa Raharja's compensation and maintain an active BPJS Kesehatan membership to reduce the risk of high medical expenses caused by street accidents.

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