

## ABSTRAK

**Latar belakang:** Sumber daya manusia merupakan aset penting perusahaan yang perlu dijaga produktivitasnya melalui kompensasi, termasuk jaminan kesehatan. PT Asuransi Jasindo (Jasindo) memberikan perlindungan kesehatan bagi karyawan melalui JKN dan asuransi swasta. Perubahan skema dari indemnity ke semi managed care memberikan batasan provider maupun akses pengobatan. Kondisi ini mempengaruhi persepsi dan kepuasan karyawan, sehingga penting diteliti lebih lanjut mengenai efektivitas coverage asuransi kesehatan swasta di PT Asuransi Jasindo.

**Tujuan:** Penelitian ini bertujuan menganalisis kepuasan pengguna terhadap asuransi kesehatan swasta sebagai pilihan perlindungan kesehatan karyawan di Jasindo.

**Metode Penelitian:** Penelitian ini menggunakan pendekatan kualitatif. Metode studi kasus dipilih untuk menyingkap makna fenomena secara mendalam, tidak hanya sebatas penjelasan statistik. Dalam kerangka grounded research, peneliti berperan sebagai instrumen utama yang bertugas merumuskan, menganalisis, hingga menyimpulkan hasil penelitian.

**Hasil:** Hasil penelitian menunjukkan bahwa persepsi karyawan terhadap asuransi kesehatan swasta umumnya positif, terutama terkait manfaat jaminan dan fasilitas cashless. Tingkat kepuasan cukup tinggi manfaat penyakit kritis dan proses klaim, meskipun masih terdapat keluhan mengenai transparansi manfaat dan komunikasi polis.

**Kesimpulan:** Kesimpulannya, asuransi kesehatan swasta bernilai bagi karyawan Jasindo, tetapi diperlukan perbaikan transparansi, edukasi polis, dan standarisasi kualitas layanan untuk meningkatkan kepuasan dan loyalitas.

**Kata kunci:** persepsi, kepuasan, profitabilitas, antisipatoris, kesetiaan, kualitas servis.

## ABSTRACT

**Background:** Human resources are an essential asset of a company whose productivity must be maintained through compensation, including health insurance. PT Asuransi Jasindo (Jasindo) provides health protection for employees through the National Health Insurance (JKN) and private health insurance. The shift from an indemnity scheme to a semi-managed care model imposes restrictions on providers and treatment access. This condition affects employee perception and satisfaction, making it important to further examine the effectiveness of private health insurance coverage at PT Asuransi Jasindo.

**Objective:** This study aims to analyze user satisfaction with private health insurance as an option for employee health protection at Jasindo.

**Research Method:** This research applies a qualitative approach. A case study method was selected to reveal the meaning of phenomena in depth, beyond statistical explanations. Within the framework of grounded research, the researcher serves as the primary instrument responsible for formulating, analyzing, and drawing conclusions from the findings.

**Results:** The findings show that employees' perceptions of private health insurance are generally positive, particularly regarding insurance benefits and cashless facilities. Satisfaction levels are relatively high in critical illness benefits and claims processes, although complaints remain regarding benefit transparency and policy communication.

**Conclusion:** In conclusion, private health insurance provides value for Jasindo employees; however, improvements in transparency, policy education, and service quality standardization are required to enhance satisfaction and loyalty.

**Keywords:** perception, satisfaction, profitability, anticipatory, loyalty, service quality.