
The Role Of Cost Accounting In Supporting National Health Financing Policy

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Abstract

Health financing plays a crucial role in ensuring the sustainability of the national health system, particularly in the implementation of the National Health Insurance (JKN). The implementation of a prospective payment system based on Indonesian Case-Based Groups (INA-CBGs) requires accurate cost information to ensure efficient and equitable health financing policies. Cost accounting is a crucial tool in providing information on health care costs. This study aims to examine the role of cost accounting in supporting national health financing policies through a Systematic Literature Review (SLR) approach. The study analyzed 16 national and international scientific articles using thematic synthesis. The study results indicate that cost accounting supports the determination of healthcare service tariffs, increased financing efficiency, cost control, and the implementation of the National Health Insurance (JKN) policy and the achievement of Universal Health Coverage. However, its implementation still faces challenges related to information systems and human resource capacity. Therefore, strengthening cost accounting is necessary as part of national healthcare financing reform.

Keywords: Cost Accounting; Healthcare Financing; Jkn; Ina-Cbgs; Systematic Literature Review.

INTRODUCTION

Health financing is a key pillar of the national health system because it plays a direct role in ensuring the sustainability of services, equitable access, and financial risk protection for the community. In Indonesia, health system reform through the implementation of the National Health Insurance (JKN) has brought fundamental changes to the healthcare financing mechanism, particularly through the implementation of a prospective payment system based on Indonesian Case-Based Groups (INA-CBGs) (Arofah et al., 2022; Pribadi & Setijaningrum, 2023)

The INA-CBGs system is designed to control costs while maintaining the quality of healthcare services. However, in practice, healthcare facilities often face a mismatch between the set rates and the actual costs of services. This situation can lead to financial pressure, delays in claim payments, and potentially reduce the quality of healthcare services (Carroll & Lord, 2019; Noviardi, 2020). This demonstrates that the success of national healthcare financing policies depends heavily on the availability of accurate and reliable cost information.

Cost accounting plays a crucial role in providing information on the structure and magnitude of healthcare costs. Through cost accounting, various cost components, both direct and indirect, can be systematically identified and analyzed (Carroll & Lord, 2019; Heryana, 2019). This cost information serves as the basis for managerial decision-making and the formulation of evidence based healthcare financing policies.

Various studies have shown that adequate cost accounting implementation can assist hospitals in calculating service unit costs, improving resource efficiency, and supporting cost control in line with National Health Insurance (JKN) policies (Napsah et al., 2023; Noviardi, 2020; Tamburaka et al., 2024). However, the implementation of cost accounting in the healthcare sector still faces obstacles, such as limitations in accounting information systems and human resource capacity (Khofipah et al., 2024; Napsah et al., 2023). Therefore, a comprehensive study is needed to synthesize these findings.

Cost Accounting in Health Services

Cost accounting is part of a management accounting system that focuses on identifying, measuring, recording, and reporting costs within an organization. In healthcare, cost accounting plays a strategic role due to the complex, resource-intensive nature of services, and the variability of patient cases and severity (Carroll & Lord, 2019; Heryana, 2019). Unlike other sectors, healthcare output cannot always be measured simply, while service costs are influenced by various input components. Therefore, cost accounting is necessary to comprehensively calculate the actual cost of services, including both direct and indirect costs (Carroll & Lord, 2019).

The development of cost accounting in the healthcare sector demonstrates the need for cost calculation methods that reflect the complexity of services. (Malmlose & Lydersen, 2021) emphasize that traditional DRG-based costing systems often do not fully reflect the actual costs of services. The Time-Driven Activity-Based Costing (TDABC) approach is considered more accurate because it calculates costs based on the time and capacity of resources used, thus supporting more efficient managerial decision-making and health financing policies (Malmlose & Lydersen, 2021).

Cost Accounting and the National Health Financing System

The implementation of the INA-CBGs payment system in the National Health Insurance (JKN) requires healthcare facilities to manage costs efficiently to avoid exceeding established rates (Arofah et al., 2022; Noviard, 2020). In this system, financing risk largely rests with healthcare facilities, making accurate cost management a key factor in service sustainability. Cost accounting provides unit cost information used to evaluate the alignment between rates and the actual cost of services. This mismatch can impact hospital financial pressures and reduce healthcare efficiency (Carroll & Lord, 2019; Noviard, 2020).

Cost Accounting, JKN, and Universal Health Coverage

Cost accounting plays a role in supporting the achievement of Universal Health Coverage (UHC) by providing accurate cost data as a basis for formulating equitable and sustainable health financing policies (Akhnif et al., 2024; Pribadi & Setijaningrum, 2023). Furthermore, cost accounting supports the implementation of strategic purchasing in the National Health Insurance (JKN) through more rational tariff evaluation and resource allocation (Akhnif et al., 2024; Pribadi, 2024).

Cost accounting plays a role in supporting value-based health financing and achieving Universal Health Coverage. (Berg et al., 2025) showed that the implementation of Time-Driven Activity-Based Costing can provide a more accurate picture of service costs after service process improvements. This reliable cost information is essential to support strategic purchasing and the formulation of sustainable health financing policies.

RESEARCH METHODS

This study uses a Systematic Literature Review (SLR) approach to identify, evaluate, and synthesize research findings related to the role of cost accounting in supporting national health financing policies. The SLR approach was chosen because it provides a comprehensive overview based on previously published scientific evidence relevant to health policy issues.

The research data sources came from 16 national and international scientific articles obtained in PDF format. These articles were selected because they covered the topics of cost accounting, health financing, the National Health Insurance (JKN), INA-CBGs, and Universal Health Coverage (UHC). The literature selection process was conducted through a review of titles, abstracts, and full texts to ensure alignment with the research objectives.

Articles that did not directly address aspects of cost accounting or health financing were excluded from the analysis. Selected articles were then analyzed using a thematic synthesis approach, grouping research findings into key themes reflecting the contribution of cost accounting to national health financing policy, such as tariff setting, financing efficiency, cost control, and support for the National Health Insurance (JKN) policy.

RESULTS AND DISCUSSION

The results of the Systematic Literature Review indicate that cost accounting plays a highly strategic role in supporting national health financing policies. This role encompasses technical, managerial, and public policy aspects, particularly in the context of the implementation of the National Health Insurance (JKN) and the INA-CBGs payment system.

Empirical studies in Indonesia have shown a discrepancy between the actual cost of services and the INA-CBGs tariffs. Research by (Basya et al., 2023) found that unit costs calculated using Activity-Based Costing for several services were higher than the INA-CBGs tariffs. This finding underscores the importance of cost accounting as a tool for evaluating tariff appropriateness and as a basis for cost control to ensure the sustainability of healthcare financing (Basya et al., 2023).

Cost accounting plays a crucial role in setting healthcare service rates through unit cost calculations that reflect the actual cost of services. Accurate cost information enables healthcare facilities to evaluate the alignment between INA-CBGs rates and actual costs, thereby minimizing the risk of financial loss and maintaining operational sustainability (Carroll & Lord, 2019; Heryana, 2019; Noviardi, 2020). Several studies confirm that the use of more detailed cost accounting methods, such as Activity-Based Costing, can provide a more realistic picture of service costs than conventional methods.

Furthermore, cost accounting contributes to improving the efficiency of healthcare financing through cost control and identifying sources of waste. With clear cost classification, healthcare facility management can implement more targeted cost control without compromising the quality of healthcare services (Arofah et al., 2022; Napsah et al., 2023; Nena, 2015; Tamburaka et al., 2024). These findings align with the principles of quality control and cost control that underpin the implementation of the National Health Insurance (JKN) (Arofah et al., 2022; Pribadi & Setijanangrum, 2023).

These findings are reinforced by a study (Talib et al., 2022), which showed that financial planning based on the Lean Hospital approach plays a crucial role in improving the efficiency and financial independence of government hospitals. The application of cost analysis, financial projections, and investment feasibility indicators such as ROI, NPV, and BEP helps hospital management control operational costs and optimize budget allocation. This confirms that cost accounting functions not only as a recording tool but also as a strategic instrument in hospital managerial decision-making.

In a policy context, cost accounting supports the implementation of the National Health Insurance (JKN) and the achievement of Universal Health Coverage by providing reliable cost data as a basis for strategic purchasing and evaluating tariff policies (Akhniif et al., 2024; Nena, 2015; Pribadi, 2024; Pribadi & Setijanangrum, 2023). Accurate cost information enables the government to formulate health financing policies that are more evidence-based and oriented towards system sustainability.

The integration of cost accounting with accounting information systems and internal controls has also been shown to increase transparency and accountability in healthcare facility financial management. An integrated system enables continuous cost monitoring and supports more effective managerial decision-making (Khofipah et al., 2024; Napsah et al., 2023; Nena, 2015). However, several studies indicate that cost accounting implementation still faces obstacles, such as limited information systems, human resource capacity, and resistance to change (Napsah et al., 2023; Nena, 2015).

A study (Daryanti et al., 2023) showed that the implementation of environmental cost accounting in government hospitals has been quite successful in terms of recognition and measurement, but has not been specifically internalized in financial reports. Environmental costs, such as medical and non-medical waste management, are still combined in operational accounts, reducing transparency regarding the actual costs of services. These findings emphasize that optimizing cost

accounting, including environmental costs, is crucial for improving accountability and supporting sustainable healthcare financing policies.

CONCLUSION

Based on the results of a Systematic Literature Review (SLR) of 16 scientific articles, it can be concluded that cost accounting plays a strategic role in supporting national health financing policies. Cost accounting contributes to setting health service tariffs, increasing financing efficiency, controlling costs, and supporting the implementation of National Health Insurance and achieving Universal Health Coverage (UHC). Cost information generated through the application of cost accounting serves as an important basis for managerial decision-making and the formulation of evidence-based health financing policies. However, the implementation of cost accounting in the health sector still faces various challenges, particularly related to limitations in information systems and human resource capacity.

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