

# Analysis of the Impact of Ina-CBG's Rates and the Feedback Time of the Social Health Security Organizing Agency on Financial Statements Ummi Hospital Bogor

Muhammad Zafrullah<sup>1\*</sup>, Dr. Hadri Mulya, SE, M.Si<sup>1</sup><sup>1</sup>Master Program in Accounting at Mercubuana University Jakarta IndonesiaDOI: [10.36347/sjebm.2021.v08i04.002](https://doi.org/10.36347/sjebm.2021.v08i04.002)

| Received: 16.02.2021 | Accepted: 13.04.2021 | Published: 18.04.2021

\*Corresponding author: Muhammad Zafrullah

**Abstract****Original Research Article**

The purpose of this study was to determine the method of recording transactions in making financial reports of Ummi Bogor hospital. This study also explains whether the income and expense recognition method is in accordance with the applicable Financial Accounting Standards and the principle of matching costs against revenue. This type of research is a qualitative descriptive method using information from financial reports, financial documents and journals. The results of this study indicate that the financial statements of the Bogor Ummi hospital have basically met the Financial Accounting Standards, but there is a correction burden on the income of the Healthcare Administration Agency / Badan Penyelenggara Jaminan Sosial (National Health Insurance/NHI) patients with different periods of income recognition, which is due to the impact of using two different rates Ummi hospital regular rates and Ina-CBG's (Indonesian Case based Group's) National Health Insurance rates, then there is a feedback period for National Health Insurance patient service claims to National Health Insurance which causes medical service expenses to be recorded on a Cash basis when the payment is realized. With these implications, such hospitals must pay attention to the principle of Matching Cost against Revenue so as not to result in corrections to their income.

**Keywords:** Recognition Method, Income Recognition Method, Expense Recognition Method.

Copyright © 2021 The Author(s): This is an open-access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC BY-NC 4.0) which permits unrestricted use, distribution, and reproduction in any medium for non-commercial use provided the original author and source are credited.

## 1. INTRODUCTION

### 1.1 Research Background

Hospital is an institution engaged in the service sector. Hospitals as health service providers have the obligation to provide quality services and have accountable cost control management. This includes determining the tariff system which has been made in such a way as to the financial analysis of the local hospital and the conditions of the people in the area. In order to achieve the initial ideals of the formation of the System State Social Security (SJSN) and Social Security. Administering Bodies (National Health Insurance) For this Health, a proper tariff determination system is needed guaranteeing that neither party is harmed, both patients (participants SJSN), hospital or other designated health agency (provider services), as well as National Health Insurance. For this reason, proper service systems and procedures need to be carefully planned. Although there is no clear tariff determination yet, the latest discourse points to a system that refers to Indonesian Case Based Groups (INA-CBG's). INA-CBG's itself is a payment system to health care providers grouped based on the same

clinical characteristics and use of resources (the same cost of care). Unlike the payment system based on the number of services or package payment systems grouped based on similar services. Service patterns or package systems that are grouped based on similar services, the payment pattern with this system is a prospective payment where the fee is determined before the service is provided. Currently, payments are made based on the type of service or service package. In the INA-CBG's pattern, there is a per-case episode rate determined by the INA-CBG's code. Payment per-code INA-CBG's includes costs from the time the patient enters the hospital until the patient goes home or recovers according to a predetermined clinical pathway.

One tariff is paid at once for all service components which include doctor's examinations, diagnostic support (laboratory, radio diagnostic, and electromedical), medicines, as well as inpatient class accommodation for inpatients. The problem that arises at the Bogor City UMMI Hospital as the object of research is that because there are two rates used, a correction will appear in the hospital records in the

account "Loss or gain on National Health Insurance difference" and feedback from National Health Insurance takes 2 months to 6 months, clearing bills to National Health Insurance for refusals, some of which are up to one year or even more than one year, so that the adjustment of the National Health Insurance difference is recorded on a cash basis, while the income with Accrual Basis treatment, as well as calculations of doctor and other medical services are also recorded on a cash basis the meaning of recording income and expenses is not in the same period.

This form of recording violates statement of financial accounting standards Matching costs against revenue, where the revenue and expenses that follow are not recorded in the same period and cause the information presented in the financial statements to be inaccurate for users of the financial statements. Based on the background of the problems above, it is necessary to make a formulation the problem is "What is the impact of the National Health Insurance using the INA-CBG's rate system and the feedback period of claims for health services on financial records and reports at the UMMI Hospital, Bogor City?"

## 2. LITERATURE REVIEWS

### 2.1 Definition and Purpose of Financial Statements

The existence of an obligation for a business entity to prepare financial statements making these financial statements an integral part of the business entity itself. Financial reports are accounting products. The term committee of the American Institute of Certified Public Accountants (AICPA) defines accounting as follows [1], an information system that measures business activities to process this information into reports, and communicate the results to accounting decision makers, often referred to as business language. This language can be viewed as an information system that provides essential information about the financial activities of an entity to various individuals or groups to be used in making informed judgments and decisions. The financial report according to Kieso [2] is to provide; information that is useful in making investment and credit decisions, information that is useful in assessing the prospects for future cash flows, and information about the resources the company claims against these resources, and changes therein.

The preparation of the financial statements itself is based on several basic accounting principles, one of which is the Matching Cost Against Revenue Principle which in this principle requires the use of an accrual basis in such a way that the recognized income is matched with the related expenses incurred in generating revenue. According to Beechy [3], the cash basis recognizes or records transactions or events only when cash is received or when cash is issued, while liabilities are not presented in the financial statements as well as receivables and other assets. According to Mulyadi [4] the accrual-based accounting system is an

accounting basis in which economic transactions or accounting events are recognized, recorded and presented in financial statements based on the effects of transactions at the time the transactions occur, regardless of when cash is received or paid.

### 2.2 Definition of Income

The definition of income issued by the Indonesian Institute of Accountants [5]: Income is the gross inflow of economic benefits arising from the normal activities of the company during a period when the inflows result in an increase in equity that does not come from investment contributions. According to Kieso [2]: Revenue is an inflow of assets or other increase in the entity's assets or the payment of its liabilities (or a combination of the two) during a period, which is caused by the delivery or production of goods, provision of services, or other activities that are part of the main operation. or corporate central operations. The income earned by the company must be classified so that the source of the income can be identified. By knowing the source of income, the company can evaluate the target to be obtained. Soemarso [4] also explains, Revenue is the amount charged to subscriptions for goods and services sold. Income is also defined as the gross increase in capital (usually through the receipt of an asset from a subscription) arising from the goods and services sold. Income reporting requires not only a statement that the firm has produced economic value in the form of goods or services, but also a measure of value itself. Income should be identified with the period during which the primary economic activity necessary to create and distribute goods and services has been completed, provided that objective measures of the results of those activities are available.

### 2.3 Definition of Expenses

Cost is cash or cash equivalent value sacrificed for goods and services that are expected to provide benefits at present or in the future. While expenses are expenses that have been used or used (expired cost). Expenses in a broad sense include all expired expenses that are deducted from revenue.

### 2.4 The Principle of Considering Income and Expenses

Revenues earned and expenses incurred in a given accounting period should be properly matched to allow reasonable operating results. In order for income and expenses to be properly matched, it is necessary to first know the purpose of the principle of matching costs against the revenue principle. The presentation of income and expenses in the financial statements cannot be separated from the accounting method used, because financial statements are the result of the accounting process established by the company. The methods that can be used are as follows [2]: 1. Cash Basis Accounting Methods. 2. Accrual Basis Accounting Methods (Accrual Basis Accounting).

### 3. RESEARCH DESIGN AND METHODS

#### 3.1 Research Scope

The scope of research studied in this study is about recording using two rates in the accrual basis and cash basis methods in recording the bills of the Bogor City UMMI Hospital to National Health Insurance from 2016 to the end of 2018 regarding income and expense accounts in the report. UMMI Hospital's financial report for the period ended December 31, 2016, 2017 and 2018, as well as a feedback period for hospital health service claims to National Health Insurance which affected the recording treatment of the resulting burdens. The objects in this study are the financial statements of the Bogor UMMI Hospital for 2016 to 2018, general ledger, details of income and expenses, details of accounts receivable, proof of payment requests, proof of bank and cash expenditures and other accounts related to research.

#### 3.2 Types and Sources of Data

The data used in this study are primary data and secondary data. Primary data is data that is obtained directly from the object under study, which requires further processing. The data is in the form of field research results in the finance section related to the recognition of income and expenses at UMMI Hospital Bogor, including master hospital rates and coding results with INA-CBG's National Health Insurance

rates. Secondary data is data obtained from companies that have been processed and documented in the company. Secondary data can generally be in the form of evidence, notes, or historical reports, magazines, articles that have been compiled in archives both published and unpublished. In this case, secondary data is taken in the form of UMMI hospital financial reports from 2016 to 2018, general ledger and income details based on master hospital rates and INA-CBG's National Health Insurance rates for the period 2016 to 2018. The data analysis in this research is descriptive qualitative analysis, which is an analysis that describes a situation objectively to draw conclusions about the observed data.

### 4. RESULTS AND DISCUSSION

#### 4.1 Presentation of Financial Statements for UMMI Hospital Bogor

At the beginning of its establishment in 2012, the UMMI Hospital with its legality PT Dutagraha Afiah in Bogor obtained a license to run a business in the field of hospitals with special services for mothers and children so that the name was UMMI Mother and Child Hospital. Then in 2016 it changed to become a public hospital that serves general patients so that the name changed to UMMI Hospital. The following is the UMMI Hospital Profit Loss Report for 2016, 2017 and 2018:

RS UMMI Income Statement 2016				
Account	Jan	Feb	Mar	Apr
<b>Outpatient Income</b>	707,578,050	635,962,200	782,109,968	836,338,161
<b>Inpatient Income</b>	2,052,256,408	1,793,955,938	2,439,785,024	2,392,845,193
<b>Medical and Pharmaceutical Support Income</b>	1,237,036,018	1,398,640,543	1,630,023,876	1,549,868,850
<b>The Ammount of Gross Operating Income</b>	3,996,870,476	3,828,558,681	4,851,918,868	4,779,052,204
<b>Difference in National Health Insurance</b>	(340,892,745)	(277,631,674)	(384,268,146)	(564,560,897)
<b>The Ammount of Net Operating Income</b>	3,655,977,731	3,550,927,007	4,467,650,722	4,214,491,307
<b>Direct Operating Expenses</b>				
Doctor's Fees	931,736,697	982,390,125	1,075,788,445	614,148,409
Medical Support Burden	20,398,558	11,998,484	27,352,983	31,838,469
Medical Operating Expenses	190,460,899	212,831,557	235,402,821	281,182,182
Pharmaceutical Expenses	633,201,051	636,975,778	792,256,483	714,248,371
Other Direct Expenses	86,961,929	44,175,472	45,945,709	36,936,182
<b>Total Direct Operating Expenses</b>	1,862,759,134	1,888,371,416	2,176,746,441	1,678,353,613
<b>Indirect Operating Expenses</b>				
Staffing Burden	920,946,385	928,531,088	1,207,457,168	964,779,106
Ajustments for The Difference in Stock	1,408,916	22,534,128	15,189,725	(4,018,065)
<b>Total Indirect Operating Expenses</b>	922,355,301	951,065,216	1,222,646,893	960,761,041
<b>Total Operating Expenses</b>	2,785,114,435	2,839,436,632	3,399,393,334	2,639,114,654
<b>Gross Profit</b>	870,863,296	711,490,375	1,068,257,388	1,575,376,653
<b>Operating Expenses</b>				
General and Administrative Expenses	130,421,740	121,686,025	200,073,682	257,284,461
Utility Expense	85,539,493	85,860,710	83,341,805	96,685,206
Marketing Operational Expenses	16,756,650	10,014,500	11,167,229	1,558,125
Maintenance and Repair Expenses	18,333,625	23,435,070	21,256,760	34,419,920
Depreciation Expense	364,472,081	365,781,337	365,585,920	367,423,180
<b>Total Operating Expenses</b>	615,523,589	606,777,642	681,425,396	757,370,892
<b>Other Income / Expenses</b>				
Non Operating Income	108,826,163	12,379,052	87,325,418	16,316,668
Non Operating Expenses	436,021,756	67,121,614	787,862,616	425,004,464
<b>The Ammount of Other Income/Expenses</b>	(327,195,593)	(54,742,562)	(700,537,198)	(408,687,796)
<b>Net Profit</b>	(71,855,886)	49,970,171	(313,705,206)	409,317,965

<b>RS UMMI</b>				
<b>Income Statement</b>				
<b>2016</b>				
<b>Account</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>
<b>Outpatient Income</b>	<b>936,275,200</b>	<b>855,663,350</b>	<b>747,521,800</b>	<b>1,003,207,000</b>
<b>Inpatient Income</b>	<b>2,344,732,356</b>	<b>2,072,679,659</b>	<b>2,075,157,285</b>	<b>2,299,055,704</b>
<b>Medical and Pharmaceutical Support Income</b>	<b>1,758,423,045</b>	<b>1,661,828,712</b>	<b>1,592,633,989</b>	<b>1,812,856,582</b>
<b>The Ammount of Gross Operating Income</b>	<b>5,039,430,601</b>	<b>4,590,171,721</b>	<b>4,415,313,074</b>	<b>5,115,119,286</b>
<b>Difference in National Health Insurance</b>	<b>(788,795,748)</b>	<b>(832,886,055)</b>	<b>(769,103,673)</b>	<b>(816,285,433)</b>
<b>The Ammount of Net Operating Income</b>	<b>4,250,634,853</b>	<b>3,757,285,666</b>	<b>3,646,209,401</b>	<b>4,298,833,853</b>
<b>Direct Operating Expenses</b>				
<b>Doctor's Fees</b>	<b>1,057,771,951</b>	<b>1,068,417,251</b>	<b>993,500,786</b>	<b>640,253,372</b>
<b>Medical Support Burden</b>	<b>29,985,152</b>	<b>28,052,092</b>	<b>21,555,264</b>	<b>35,234,670</b>
<b>Medical Operating Expenses</b>	<b>212,026,178</b>	<b>306,706,898</b>	<b>233,972,823</b>	<b>257,685,837</b>
<b>Pharmaceutical Expenses</b>	<b>814,982,298</b>	<b>666,265,241</b>	<b>589,087,310</b>	<b>635,337,570</b>
<b>Other Direct Expenses</b>	<b>47,762,242</b>	<b>56,418,726</b>	<b>35,537,561</b>	<b>50,412,199</b>
<b>Total Direct Operating Expenses</b>	<b>2,162,527,821</b>	<b>2,125,860,208</b>	<b>1,873,653,744</b>	<b>1,618,923,648</b>
<b>Indirect Operating Expenses</b>				
<b>Staffing Burden</b>	<b>1,052,096,738</b>	<b>1,503,691,917</b>	<b>1,175,069,384</b>	<b>1,266,772,377</b>
<b>Ajustments for The Difference in Stock</b>	<b>(235,895,510)</b>	<b>90,839,876</b>	<b>67,986,855</b>	<b>10,307,300</b>
<b>Total Indirect Operating Expenses</b>	<b>816,201,228</b>	<b>1,594,531,793</b>	<b>1,243,056,239</b>	<b>1,277,079,677</b>
<b>Total Operating Expenses</b>	<b>2,978,729,049</b>	<b>3,720,392,001</b>	<b>3,116,709,983</b>	<b>2,896,003,325</b>
<b>Gross Profit</b>	<b>1,271,905,804</b>	<b>36,893,665</b>	<b>529,499,418</b>	<b>1,402,830,528</b>
<b>Operating Expenses</b>				
<b>General and Administrative Expenses</b>	<b>325,804,028</b>	<b>257,605,138</b>	<b>145,437,153</b>	<b>184,910,852</b>
<b>Utility Expense</b>	<b>95,797,295</b>	<b>97,925,052</b>	<b>96,666,930</b>	<b>92,433,491</b>
<b>Marketing Operational Expenses</b>	<b>6,293,315</b>	<b>36,470,675</b>	<b>4,667,120</b>	<b>13,792,494</b>
<b>Maintenance and Repair Expenses</b>	<b>24,963,430</b>	<b>18,814,480</b>	<b>35,687,340</b>	<b>47,721,934</b>
<b>Depreciation Expense</b>	<b>368,261,680</b>	<b>375,429,934</b>	<b>376,336,658</b>	<b>377,746,053</b>
<b>Total Operating Expenses</b>	<b>821,119,748</b>	<b>786,245,279</b>	<b>658,795,201</b>	<b>716,604,824</b>
<b>Other Income / Expenses</b>				
<b>Non Operating Income</b>	<b>118,589,494</b>	<b>26,730,743</b>	<b>10,724,650</b>	<b>134,167,653</b>
<b>Non Operating Expenses</b>	<b>416,815,864</b>	<b>4,603,674</b>	<b>716,767,275</b>	<b>358,917,323</b>
<b>The Ammount of Other Income/Expenses</b>	<b>(298,226,370)</b>	<b>22,127,069</b>	<b>(706,042,625)</b>	<b>(224,749,670)</b>
<b>Net Profit</b>	<b>152,559,686</b>	<b>(727,224,545)</b>	<b>(835,338,408)</b>	<b>461,476,034</b>

RS UMMI					
Income Statement					
2016					
Account	Sep	Oct	Nov	Dec	Total
Outpatient Income	942,833,800	963,945,000	995,545,200	972,681,203	10,379,660,932
Inpatient Income	2,373,927,502	2,369,019,589	2,203,154,058	2,174,217,937	26,590,786,653
Medical and Pharmaceutical Support Income	1,856,807,413	1,991,293,411	1,880,529,592	1,920,761,262	20,290,703,293
The Ammount of Gross Operating Income	5,173,568,715	5,324,258,000	5,079,228,850	5,067,660,402	57,261,150,878
Difference in National Health Insurance	(772,873,073)	(685,595,924)	(542,560,435)	(184,943,397)	(6,960,397,200)
The Ammount of Net Operating Income	4,400,695,642	4,638,662,076	4,536,668,415	4,882,717,005	50,300,753,678
<b>Direct Operating Expenses</b>					
Doctor's Fees	1,483,756,741	1,359,659,378	641,176,065	1,078,067,867	11,926,667,087
Medical Support Burden	32,940,646	37,525,409	32,659,542	29,867,604	339,408,873
Medical Operating Expenses	289,791,941	297,289,906	291,227,314	199,726,218	3,008,304,574
Pharmaceutical Expenses	647,114,480	661,447,430	623,197,372	657,764,262	8,071,877,646
Other Direct Expenses	49,271,465	44,964,956	44,327,175	50,248,380	592,961,996
Total Direct Operating Expenses	2,502,875,273	2,400,887,079	1,632,587,468	2,015,674,331	23,939,220,176
<b>Indirect Operating Expenses</b>					
Staffing Burden	1,253,341,205	1,299,629,349	1,279,713,033	1,270,046,800	14,122,074,550
Ajustments for The Difference in Stock	171,833,551	83,079,634	41,089,525	(21,575,040)	242,780,895
Total Indirect Operating Expenses	1,425,174,756	1,382,708,983	1,320,802,558	1,248,471,760	14,364,855,445
Total Operating Expenses	3,928,050,029	3,783,596,062	2,953,390,026	3,264,146,091	38,304,075,621
Gross Profit	472,645,613	855,066,014	1,583,278,389	1,618,570,914	11,996,678,057
<b>Operating Expenses</b>					
General and Administrative Expenses	163,451,051	141,803,125	115,546,362	651,556,126	2,695,579,743
Utility Expense	82,614,235	82,522,385	85,689,586	85,778,253	1,070,854,441
Marketing Operational Expenses	10,902,657	17,548,831	17,618,278	17,644,700	164,434,574
Maintenance and Repair Expenses	16,976,540	29,989,840	27,902,290	14,215,160	313,716,389
Depreciation Expense	408,865,251	409,643,635	408,944,174	411,024,127	4,599,514,031
Total Operating Expenses	682,809,734	681,507,816	655,700,690	1,180,218,366	8,844,099,178
<b>Other Income / Expenses</b>					
Non Operating Income	23,734,948	26,460,382	23,099,596	19,133,716	607,488,483
Non Operating Expenses	616,649,036	159,409,753	481,446,523	107,577,573	4,578,197,471
The Ammount of Other Income/Expenses	(592,914,088)	(132,949,371)	(458,346,927)	(88,443,857)	(3,970,708,988)
Net Profit	(803,078,209)	40,608,827	469,230,772	349,908,690	(818,130,109)

<b>RS UMMI</b>				
<b>Income Statement</b>				
<b>2017</b>				
<b>Account</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>
<b>Outpatient Income</b>	<b>1,032,545,390</b>	<b>1,058,405,100</b>	<b>1,430,427,500</b>	<b>1,288,602,650</b>
<b>Inpatient Income</b>	<b>2,452,887,972</b>	<b>2,615,470,282</b>	<b>2,881,905,738</b>	<b>2,888,543,524</b>
<b>Medical and Pharmaceutical Support Income</b>	<b>2,083,020,434</b>	<b>1,966,160,790</b>	<b>2,132,312,670</b>	<b>1,950,557,986</b>
<b>The Ammount of Gross Operating Income</b>	<b>5,568,453,796</b>	<b>5,640,036,172</b>	<b>6,444,645,908</b>	<b>6,127,704,160</b>
<b>Difference in National Health Insurance</b>	<b>(995,280,119)</b>	<b>(623,589,422)</b>	<b>(655,891,348)</b>	<b>(1,069,592,651)</b>
<b>The Ammount of Net Operating Income</b>	<b>4,573,173,677</b>	<b>5,016,446,750</b>	<b>5,788,754,560</b>	<b>5,058,111,509</b>
<b>Direct Operating Expenses</b>				
<b>Doctor's Fees</b>	<b>1,474,207,072</b>	<b>1,019,963,760</b>	<b>1,024,499,851</b>	<b>729,295,981</b>
<b>Medical Support Burden</b>	<b>148,060,703</b>	<b>71,486,481</b>	<b>98,307,965</b>	<b>109,884,339</b>
<b>Medical Operating Expenses</b>	<b>256,021,527</b>	<b>81,716,935</b>	<b>255,591,809</b>	<b>204,002,844</b>
<b>Pharmaceutical Expenses</b>	<b>735,621,135</b>	<b>759,242,160</b>	<b>719,438,680</b>	<b>668,001,089</b>
<b>Other Direct Expenses</b>	<b>53,884,245</b>	<b>51,293,977</b>	<b>51,822,218</b>	<b>47,300,363</b>
<b>Total Direct Operating Expenses</b>	<b>2,667,794,682</b>	<b>1,983,703,313</b>	<b>2,149,660,523</b>	<b>1,758,484,616</b>
<b>Indirect Operating Expenses</b>				
<b>Staffing Burden</b>	<b>1,383,491,090</b>	<b>1,285,083,350</b>	<b>1,333,795,674</b>	<b>1,322,906,077</b>
<b>Ajustments for The Difference in Stock</b>	<b>(7,780,842)</b>	<b>3,109,544</b>	<b>5,402,952</b>	<b>(10,093,789)</b>
<b>Total Indirect Operating Expenses</b>	<b>1,375,710,248</b>	<b>1,288,192,894</b>	<b>1,339,198,626</b>	<b>1,312,812,288</b>
<b>Total Operating Expenses</b>	<b>4,043,504,930</b>	<b>3,271,896,207</b>	<b>3,488,859,149</b>	<b>3,071,296,904</b>
<b>Gross Profit</b>	<b>529,668,747</b>	<b>1,744,550,543</b>	<b>2,299,895,411</b>	<b>1,986,814,605</b>
<b>Operating Expenses</b>				
<b>General and Administrative Expenses</b>	<b>98,362,319</b>	<b>244,160,722</b>	<b>242,619,528</b>	<b>70,406,633</b>
<b>Utility Expense</b>	<b>88,023,473</b>	<b>73,642,955</b>	<b>78,078,380</b>	<b>76,966,148</b>
<b>Marketing Operational Expenses</b>	<b>891,180</b>	<b>1,660,000</b>	<b>1,451,445</b>	<b>1,919,498</b>
<b>Maintenance and Repair Expenses</b>	<b>21,801,130</b>	<b>29,963,482</b>	<b>57,990,972</b>	<b>17,263,570</b>
<b>Depreciation Expense</b>	<b>379,231,096</b>	<b>380,579,579</b>	<b>364,770,171</b>	<b>348,169,320</b>
<b>Total Operating Expenses</b>	<b>588,309,198</b>	<b>730,006,738</b>	<b>744,910,496</b>	<b>514,725,169</b>
<b>Other Income / Expenses</b>				
<b>Non Operating Income</b>	<b>17,796,315</b>	<b>97,487,462</b>	<b>78,059,021</b>	<b>116,007,088</b>
<b>Non Operating Expenses</b>	<b>421,951,350</b>	<b>518,156,931</b>	<b>486,631,085</b>	<b>432,596,297</b>
<b>The Ammount of Other Income/Expenses</b>	<b>(404,155,035)</b>	<b>(420,669,469)</b>	<b>(408,572,064)</b>	<b>(316,589,209)</b>
<b>Net Profit</b>	<b>(462,795,486)</b>	<b>593,874,336</b>	<b>1,146,412,851</b>	<b>1,155,500,227</b>

<b>RS UMMI</b>				
<b>Income Statement</b>				
<b>2017</b>				
<b>Account</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>
<b>Outpatient Income</b>	<b>1,574,315,050</b>	<b>1,181,814,700</b>	<b>1,654,110,700</b>	<b>1,788,280,700</b>
<b>Inpatient Income</b>	<b>3,016,316,731</b>	<b>2,567,028,897</b>	<b>3,411,698,620</b>	<b>3,615,662,030</b>
<b>Medical and Pharmaceutical Support Income</b>	<b>2,049,635,108</b>	<b>1,750,053,158</b>	<b>2,184,294,127</b>	<b>2,393,930,030</b>
<b>The Ammount of Gross Operating Income</b>	<b>6,640,266,889</b>	<b>5,498,896,755</b>	<b>7,250,103,447</b>	<b>7,797,872,760</b>
<b>Difference in National Health Insurance</b>	<b>(1,352,150,497)</b>	<b>(1,138,093,655)</b>	<b>(1,125,871,057)</b>	<b>(1,416,461,403)</b>
<b>The Ammount of Net Operating Income</b>	<b>5,288,116,392</b>	<b>4,360,803,100</b>	<b>6,124,232,390</b>	<b>6,381,411,357</b>
<b>Direct Operating Expenses</b>				
<b>Doctor's Fees</b>	<b>1,423,754,056</b>	<b>1,138,270,005</b>	<b>1,222,588,363</b>	<b>1,198,289,477</b>
<b>Medical Support Burden</b>	<b>129,289,921</b>	<b>99,806,265</b>	<b>132,922,813</b>	<b>98,265,524</b>
<b>Medical Operating Expenses</b>	<b>205,540,934</b>	<b>170,831,312</b>	<b>209,449,969</b>	<b>219,114,688</b>
<b>Pharmaceutical Expenses</b>	<b>681,696,377</b>	<b>585,218,717</b>	<b>700,449,324</b>	<b>747,337,729</b>
<b>Other Direct Expenses</b>	<b>6,696,520</b>	<b>22,798,322</b>	<b>17,169,584</b>	<b>2,989,407</b>
<b>Total Direct Operating Expenses</b>	<b>2,446,977,808</b>	<b>2,016,924,621</b>	<b>2,282,580,053</b>	<b>2,265,996,825</b>
<b>Indirect Operating Expenses</b>				
<b>Staffing Burden</b>	<b>1,331,040,525</b>	<b>2,310,556,696</b>	<b>1,358,063,437</b>	<b>1,275,557,257</b>
<b>Ajustments for The Difference in Stock</b>	<b>(1,974,940)</b>	<b>1,133,687</b>	<b>(534,928)</b>	<b>(373,254)</b>
<b>Total Indirect Operating Expenses</b>	<b>1,329,065,585</b>	<b>2,311,690,383</b>	<b>1,357,528,509</b>	<b>1,275,184,003</b>
<b>Total Operating Expenses</b>	<b>3,776,043,393</b>	<b>4,328,615,004</b>	<b>3,640,108,562</b>	<b>3,541,180,828</b>
<b>Gross Profit</b>	<b>1,512,072,999</b>	<b>32,188,096</b>	<b>2,484,123,828</b>	<b>2,840,230,529</b>
<b>Operating Expenses</b>				
<b>General and Administrative Expenses</b>	<b>138,933,559</b>	<b>109,137,226</b>	<b>409,655,323</b>	<b>130,944,654</b>
<b>Utility Expense</b>	<b>80,804,542</b>	<b>85,658,065</b>	<b>73,538,971</b>	<b>83,602,460</b>
<b>Marketing Operational Expenses</b>	<b>1,174,145</b>	<b>497,441</b>	<b>1,566,142</b>	<b>2,386,240</b>
<b>Maintenance and Repair Expenses</b>	<b>77,469,636</b>	<b>15,523,617</b>	<b>33,397,697</b>	<b>106,116,355</b>
<b>Depreciation Expense</b>	<b>358,091,089</b>	<b>363,591,158</b>	<b>348,233,137</b>	<b>358,417,267</b>
<b>Total Operating Expenses</b>	<b>656,472,971</b>	<b>574,407,507</b>	<b>866,391,270</b>	<b>681,466,976</b>
<b>Other Income / Expenses</b>				
<b>Non Operating Income</b>	<b>67,749,102</b>	<b>23,046,492</b>	<b>38,298,961</b>	<b>30,122,150</b>
<b>Non Operating Expenses</b>	<b>412,865,556</b>	<b>469,081,730</b>	<b>401,355,124</b>	<b>396,909,833</b>
<b>The Ammount of Other Income/Expenses</b>	<b>(345,116,454)</b>	<b>(446,035,238)</b>	<b>(363,056,163)</b>	<b>(366,787,683)</b>
<b>Net Profit</b>	<b>510,483,574</b>	<b>(988,254,649)</b>	<b>1,254,676,395</b>	<b>1,791,975,870</b>

RS UMMI					
Income Statement					
2017					
Account	Sep	Oct	Nov	Dec	Total
Outpatient Income	1,549,606,100	1,733,104,277	1,813,923,400	1,845,931,900	17,951,067,467
Inpatient Income	3,264,247,533	3,702,903,494	3,826,499,168	4,199,366,702	38,442,530,691
Medical and Pharmaceutical Support Income	2,378,493,985	2,581,863,239	2,544,623,911	2,625,112,818	26,640,058,256
The Ammount of Gross Operating Income	7,192,347,618	8,017,871,010	8,185,046,479	8,670,411,420	83,033,656,414
Difference in National Health Insurance	(464,104,015)	(2,008,015,636)	(4,609,375,370)	(4,093,711,301)	(19,552,136,474)
The Ammount of Net Operating Income	6,728,243,603	6,009,855,374	3,575,671,109	4,576,700,119	63,481,519,940
<b>Direct Operating Expenses</b>					
Doctor's Fees	818,760,463	847,957,440	1,179,599,237	2,150,016,240	14,227,201,945
Medical Support Burden	294,269,744	179,985,638	188,805,201	399,087,558	1,950,172,152
Medical Operating Expenses	155,989,824	198,393,482	176,166,291	219,156,666	2,351,976,281
Pharmaceutical Expenses	816,886,185	787,112,174	767,205,943	1,789,739,964	9,757,949,477
Other Direct Expenses	50,781,325	66,025,079	4,418,137	198,655,158	573,834,335
Total Direct Operating Expenses	2,136,687,541	2,079,473,813	2,316,194,809	4,756,655,586	28,861,134,190
<b>Indirect Operating Expenses</b>					
Staffing Burden	1,404,305,049	1,411,158,034	1,411,510,570	1,485,248,608	17,312,716,367
Ajustments for The Difference in Stock	1,173,000	(715,591)	(1,804,956)	326,665,550	314,206,433
Total Indirect Operating Expenses	1,405,478,049	1,410,442,443	1,409,705,614	1,811,914,158	17,626,922,800
Total Operating Expenses	3,542,165,590	3,489,916,256	3,725,900,423	6,568,569,744	46,488,056,990
Gross Profit	3,186,078,013	2,519,939,118	(150,229,314)	(1,991,869,625)	16,993,462,950
<b>Operating Expenses</b>					
General and Administrative Expenses	140,548,123	159,932,954	209,526,924	165,286,978	2,119,514,943
Utility Expense	90,124,420	86,702,201	97,145,904	106,918,034	1,021,205,553
Marketing Operational Expenses	543,309	2,981,000	4,846,052	7,530,931	27,447,383
Maintenance and Repair Expenses	33,394,280	54,427,837	14,893,407	103,591,511	565,833,494
Depreciation Expense	362,535,157	363,736,060	1,235,205,755	318,156,948	5,180,716,737
Total Operating Expenses	627,145,289	667,780,052	1,561,618,042	701,484,402	8,914,718,110
<b>Other Income / Expenses</b>					
Non Operating Income	84,297,235	109,017,440	15,794,081	100,539,317	778,214,664
Non Operating Expenses	400,911,677	385,574,667	407,701,390	365,939,574	5,099,675,214
The Ammount of Other Income/Expenses	(316,614,442)	(276,557,227)	(391,907,309)	(265,400,257)	(4,321,460,550)
Net Profit	2,242,318,282	1,575,601,839	(2,103,754,665)	(2,958,754,284)	3,757,284,290

<b>RS UMMI</b>				
<b>Income Statement</b>				
<b>2018</b>				
<b>Account</b>	<b>Jan</b>	<b>Feb</b>	<b>Mar</b>	<b>Apr</b>
<b>Outpatient Income</b>	2,406,410,900	2,095,016,000	1,452,756,812	1,487,492,300
<b>Inpatient Income</b>	5,041,172,789	3,558,212,305	3,543,176,113	3,241,780,701
<b>Medical and Pharmaceutical Support Income</b>	3,069,520,380	2,386,480,144	2,475,101,372	2,550,417,210
<b>The Ammount of Gross Operating Income</b>	10,517,104,069	8,039,708,449	7,471,034,297	7,279,690,211
<b>Difference in National Health Insurance</b>	30,492,240	(5,130,407)	(4,038,896,202)	(1,903,097,819)
<b>The Ammount of Net Operating Income</b>	10,547,596,309	8,034,578,042	3,432,138,095	5,376,592,392
<b>Direct Operating Expenses</b>				
<b>Doctor's Fees</b>	533,132,143	442,111,791	1,885,494,841	1,687,567,680
<b>Medical Support Burden</b>	167,207,540	137,806,730	73,502,986	141,857,281
<b>Medical Operating Expenses</b>	341,212,924	278,809,309	300,068,826	215,014,438
<b>Pharmaceutical Expenses</b>	1,054,851,772	836,415,895	1,121,903,614	993,943,481
<b>Other Direct Expenses</b>	63,388,314	15,960,133	63,130,952	15,988,669
<b>Total Direct Operating Expenses</b>	2,159,792,693	1,711,103,858	3,444,101,219	3,054,371,549
<b>Indirect Operating Expenses</b>				
<b>Staffing Burden</b>	1,638,489,408	1,693,591,082	1,590,587,151	1,784,637,340
<b>Ajustments for The Difference in Stock</b>	(6,759,144)	45,627,738	(118,625,223)	(35,005,208)
<b>Total Indirect Operating Expenses</b>	1,631,730,264	1,739,218,820	1,471,961,928	1,749,632,132
<b>Total Operating Expenses</b>	3,791,522,957	3,450,322,678	4,916,063,147	4,804,003,681
<b>Gross Profit</b>	6,756,073,352	4,584,255,364	(1,483,925,052)	572,588,711
<b>Operating Expenses</b>				
<b>General and Administrative Expenses</b>	113,491,266	146,167,523	164,038,335	216,480,122
<b>Utility Expense</b>	94,176,737	105,549,557	90,395,818	113,361,619
<b>Marketing Operational Expenses</b>	83,189,500	2,630,836	10,590,359	15,690,800
<b>Maintenance and Repair Expenses</b>	30,532,550	20,264,817	27,573,765	50,742,120
<b>Depreciation Expense</b>	423,059,907	405,863,667	411,483,597	404,859,950
<b>Total Operating Expenses</b>	744,449,960	680,476,400	704,081,873	801,134,611
<b>Other Income / Expenses</b>				
<b>Non Operating Income</b>	69,984,282	17,532,772	17,656,824	585,138,880
<b>Non Operating Expenses</b>	368,689,317	347,493,700	343,463,007	348,121,090
<b>The Ammount of Other Income/Expenses</b>	(298,705,035)	(329,960,928)	(325,806,183)	237,017,790
<b>Net Profit</b>	5,712,918,356	3,573,818,036	(2,513,813,108)	8,471,889

<b>RS UMMI</b>				
<b>Income Statement</b>				
<b>2018</b>				
<b>Account</b>	<b>May</b>	<b>Jun</b>	<b>Jul</b>	<b>Aug</b>
Outpatient Income	1,515,487,700	1,231,002,900	1,643,386,400	1,679,645,700
Inpatient Income	3,488,533,084	2,978,172,162	3,772,578,143	3,789,181,439
Medical and Pharmaceutical Support Income	2,784,682,145	2,124,491,854	2,695,328,230	2,608,086,845
The Ammount of Gross Operating Income	7,788,702,929	6,333,666,916	8,111,292,773	8,076,913,984
Difference in National Health Insurance	(638,141,714)	(445,322,702)	(1,265,958,912)	(1,376,066,162)
The Ammount of Net Operating Income	7,150,561,215	5,888,344,214	6,845,333,861	6,700,847,822
<b>Direct Operating Expenses</b>				
Doctor's Fees	1,849,500,774	1,592,544,138	1,891,919,415	1,796,186,204
Medical Support Burden	132,295,559	80,588,620	155,553,399	109,968,823
Medical Operating Expenses	208,169,571	144,986,490	201,098,593	225,628,313
Pharmaceutical Expenses	1,141,582,249	985,278,337	1,142,686,938	985,653,385
Other Direct Expenses	105,526,320	57,690,820	124,386,542	50,350,157
Total Direct Operating Expenses	3,437,074,473	2,861,088,405	3,515,644,887	3,167,786,882
<b>Indirect Operating Expenses</b>				
Staffing Burden	1,731,588,115	3,190,223,457	1,851,116,678	1,884,597,723
Ajustments for The Difference in Stock	(9,393,072)	184,858,790	39,192,109	(8,726,574)
Total Indirect Operating Expenses	1,722,195,043	3,375,082,247	1,890,308,787	1,875,871,149
Total Operating Expenses	5,159,269,516	6,236,170,652	5,405,953,674	5,043,658,031
Gross Profit	1,991,291,699	(347,826,438)	1,439,380,187	1,657,189,791
<b>Operating Expenses</b>				
General and Administrative Expenses	186,988,824	157,036,468	203,475,896	169,227,519
Utility Expense	115,701,217	103,268,190	95,950,964	114,592,733
Marketing Operational Expenses	750,000	23,573,777	20,302,484	52,406,735
Maintenance and Repair Expenses	41,457,227	5,882,010	68,376,744	21,620,890
Depreciation Expense	384,342,775	385,853,859	389,759,420	389,971,206
Total Operating Expenses	729,240,043	675,614,304	777,865,507	747,819,082
<b>Other Income / Expenses</b>				
Non Operating Income	441,732,660	32,299,331	481,307,325	240,723,649
Non Operating Expenses	371,231,279	398,693,450	353,274,885	323,639,263
The Ammount of Other Income/Expenses	70,501,381	(366,394,119)	128,032,440	(82,915,614)
Net Profit	1,332,553,037	(1,389,834,861)	789,547,120	826,455,095

RS UMMI Income Statement 2018					
Account	Sep	Oct	Nov	Dec	Total
Outpatient Income	1,667,330,400	1,940,264,500	1,790,920,300	1,746,677,200	20,656,391,112
Inpatient Income	3,784,256,542	4,282,358,554	3,641,976,852	3,667,272,485	44,788,671,169
Medical and Pharmaceutical Support Income	2,279,969,497	3,037,990,463	2,894,469,694	2,672,597,260	31,579,135,094
The Ammount of Gross Operating Income	7,731,556,439	9,260,613,517	8,327,366,846	8,086,546,945	97,024,197,375
Difference in National Health Insurance	(1,273,306,343)	(1,484,243,957)	(1,142,951,407)	(1,879,981,782)	(15,422,605,167)
The Ammount of Net Operating Income	6,458,250,096	7,776,369,560	7,184,415,439	6,206,565,163	81,601,592,208
<b>Direct Operating Expenses</b>					
Doctor's Fees	1,884,048,977	2,209,525,542	863,680,967	1,332,519,152	17,968,231,624
Medical Support Burden	97,614,207	148,447,873	136,899,938	138,293,419	1,520,036,375
Medical Operating Expenses	216,535,119	258,157,064	222,405,501	239,906,977	2,851,993,125
Pharmaceutical Expenses	985,023,537	1,040,054,021	1,001,856,770	926,038,395	12,215,288,393
Other Direct Expenses	64,950,236	59,599,711	63,237,682	888,888,251	1,573,097,787
Total Direct Operating Expenses	3,248,172,076	3,715,784,210	2,288,080,858	3,525,646,194	36,128,647,304
<b>Indirect Operating Expenses</b>					
Staffing Burden	1,769,572,895	1,822,668,882	1,894,481,561	2,049,792,776	22,901,347,068
Ajustments for The Difference in Stock	(17,843,333)	5,469,171	(1,264,251)	(1,983,671)	75,547,332
Total Indirect Operating Expenses	1,751,729,562	1,828,138,053	1,893,217,310	2,047,809,105	22,976,894,400
Total Operating Expenses	4,999,901,638	5,543,922,263	4,181,298,168	5,573,455,299	59,105,541,704
Gross Profit	1,458,348,458	2,232,447,297	3,003,117,271	633,109,864	22,496,050,504
<b>Operating Expenses</b>					
General and Administrative Expenses	122,128,461	187,385,361	825,500,815	(299,699,609)	2,192,220,980
Utility Expense	95,352,974	110,782,940	116,997,898	109,234,547	1,265,365,194
Marketing Operational Expenses	12,777,732	11,078,180	11,930,751	68,646,074	313,567,228
Maintenance and Repair Expenses	74,126,998	37,176,992	84,746,573	69,023,752	531,524,438
Depreciation Expense	388,655,211	389,317,111	379,954,116	404,462,585	4,757,583,403
Total Operating Expenses	693,041,376	735,740,584	1,419,130,153	351,667,349	9,060,261,243
<b>Other Income / Expenses</b>					
Non Operating Income	201,510,887	628,154,056	(755,699,399)	(273,959,919)	1,686,381,348
Non Operating Expenses	316,049,342	3,865,877,519	1,793,176,268	(4,354,066,226)	4,475,642,894
The Ammount of Other Income/Expenses	(114,538,455)	(3,237,723,463)	(2,548,875,667)	4,080,106,307	(2,789,261,546)
Net Profit	650,768,627	(1,741,016,750)	(964,888,549)	4,361,548,823	10,646,527,715

#### 4.2 Analysis of Income

The following is a recapitulation of Umimi's hospital revenue for outpatient and inpatient services

for both general patients and National Health Insurance patients from 2016, 2017 and 2018:

##### REVENUE IN 2016

MONTH	OUTPATIENT INCOME		INPATIENT INCOME		TOTAL
	GENERAL OUTPATIENT CARE	OUTPATIENT NHI	GENERAL HOSPITALIZATION	INPATIENT NHI	
JANUARY	572,991,621	830,668,222	1,014,271,220	1,578,939,413	3,996,870,476
FEBRUARY	722,373,286	630,309,566	962,298,952	1,513,576,877	3,828,558,681
MARCH	752,862,574	928,546,180	1,475,665,659	1,694,844,455	4,851,918,868
APRIL	703,801,904	1,115,482,741	1,146,102,507	1,813,665,052	4,779,052,204
MAY	835,071,668	1,297,994,452	1,109,887,747	1,796,476,734	5,039,430,601
JUNE	674,282,192	983,162,096	1,135,056,415	1,797,671,018	4,590,171,721
JULY	719,407,947	991,632,422	1,041,932,773	1,662,339,932	4,415,313,074
AUGUST	820,572,344	1,316,302,879	1,044,197,856	1,934,046,207	5,115,119,286
SEPTEMBER	613,470,516	1,418,783,538	1,122,410,207	2,018,904,454	5,173,568,715
OCTOBER	1,013,237,863	1,186,613,931	1,293,327,732	1,831,078,474	5,324,258,000
NOVEMBER	835,541,777	1,271,833,434	1,016,924,948	1,954,928,691	5,079,228,850
DECEMBER	930,023,366	1,207,687,500	941,822,202	1,988,127,334	5,067,660,402
TOTAL	9,193,637,058	13,179,016,961	13,303,898,218	21,584,598,641	57,261,150,878

## REVENUE IN 2017

MONTH	OUTPATIENT INCOME		INPATIENT INCOME		TOTAL
	GENERAL OUTPATIENT CARE	OUTPATIENT NHI	GENERAL HOSPITALIZATION	INPATIENT NHI	
JANUARY	891,804,357	1,154,574,486	928,644,328	2,593,430,625	5,568,453,796
FEBRUARY	879,093,082	1,147,700,954	1,036,355,885	2,576,886,251	5,640,036,172
MARCH	763,023,617	1,616,887,248	993,033,375	3,071,701,668	6,444,645,908
APRIL	860,307,387	1,404,017,309	825,192,373	3,038,187,091	6,127,704,160
MAY	618,067,263	1,721,634,637	945,848,853	3,354,716,136	6,640,266,889
JUNE	714,428,156	1,278,225,141	875,719,878	2,630,523,580	5,498,896,755
JULY	755,827,446	1,759,547,064	933,323,443	3,801,405,494	7,250,103,447
AUGUST	645,930,345	2,032,685,479	890,811,364	4,228,445,572	7,797,872,760
SEPTEMBER	692,904,654	1,921,696,851	760,650,895	3,817,095,218	7,192,347,618
OCTOBER	918,924,403	2,170,304,078	970,542,095	3,958,100,434	8,017,871,010
NOVEMBER	621,875,462	2,272,286,817	1,103,390,358	4,187,493,842	8,185,046,479
DECEMBER	774,925,552	2,149,404,904	907,545,634	4,838,535,330	8,670,411,420
TOTAL	9,137,111,724	20,628,964,968	11,171,058,481	42,096,521,241	83,033,656,414

## REVENUE IN 2018

MONTH	OUTPATIENT INCOME		INPATIENT INCOME		TOTAL
	GENERAL OUTPATIENT CARE	OUTPATIENT NHI	GENERAL HOSPITALIZATION	INPATIENT NHI	
JANUARY	1,156,903,609	2,832,598,591	934,515,895	5,593,085,974	10,517,104,069
FEBRUARY	684,306,620	2,519,752,896	914,212,208	3,921,436,725	8,039,708,449
MARCH	756,614,578	1,670,782,766	977,355,033	4,066,281,920	7,471,034,297
APRIL	1,078,680,786	1,667,349,229	845,485,604	3,688,174,592	7,279,690,211
MAY	1,142,463,554	1,795,656,506	1,104,658,560	3,745,924,309	7,788,702,929
JUNE	432,706,819	1,410,855,640	969,394,071	3,520,710,386	6,333,666,916
JULY	766,499,964	1,965,394,415	1,145,506,016	4,233,892,378	8,111,292,773
AUGUST	996,275,312	1,902,011,421	864,230,741	4,314,396,510	8,076,913,984
SEPTEMBER	571,470,686	1,944,643,799	1,151,883,664	4,063,558,290	7,731,556,439
OCTOBER	786,162,733	2,428,570,483	1,383,340,986	4,662,539,315	9,260,613,517
NOVEMBER	667,754,584	2,311,943,922	1,021,513,387	4,326,154,953	8,327,366,846
DECEMBER	801,645,561	2,237,249,470	1,037,118,387	4,010,533,527	8,086,546,945
TOTAL	9,841,484,806	24,686,809,138	12,349,214,552	50,146,688,879	97,024,197,375

The contribution of Ummi's hospital income between general patients and National Health Insurance patients, in 2016 amounted to 39% for general patients and 61% for National Health Insurance patients, in 2017 it was 24% for general patients and 76% for National Health Insurance patients, then in 2018 it was 23% for general patients. and 77% of National Health Insurance patients. In recording its income transactions, the Bogor UMMI hospital uses the Accrual Basis method in accordance with statement of accounting standard number 23, where income is recognized when billing or invoices for patients are issued.

#### 4.2.1 Analysis of Hospital Income from General Patients

Income from general patients is income from services for company insurance patients, insurance coverage, dependent patients from municipal and district health offices and private patients or cash. Revenue recognition for general patients using the existing hospital rates in the master hospital rates.

#### 4.2.2 Analysis of Hospital Income from National Health Insurance Patients

To recognize hospital income from National Health Insurance patients, use the regular rate value from the current hospital master rate and that value is included in the billing or invoice for National Health Insurance patients. To process claims or billing for National Health Insurance patients to National Health Insurance then the income value is re-coding based on the INA-CBG's rates from National Health Insurance before all documents from the service are submitted to the National Health Insurance office. The difference in the recorded value of National Health Insurance patient income based on the regular rate value of the hospital's master rate compared to the INA-CBG's National Health Insurance rate coding value is recorded in the National Health Insurance Difference account in the Income Statement. The following is the value of the difference in recording National Health Insurance patient income based on the regular value of the hospital master rate with the INA-CBG's National Health Insurance rate coding value from 2016, 2017 and 2018:

<b>RS UMMI COMPARISON OF HOSPITAL RATES WITH INA-CBG's NHI RATES IN 2016</b>			
<b>MONTH OF SERVICE</b>	<b>NET NHI (HOSPITAL RATES)</b>	<b>NET NHI (INA-CBG's RATES)</b>	<b>DIFFERENCE</b>
JANUARY	2,409,607,635	2,052,543,500	357,064,135
FEBRUARY	2,143,886,443	1,822,963,100	320,923,343
MARCH	2,623,390,635	2,215,793,200	407,597,435
APRIL	2,929,147,793	2,418,718,900	510,428,893
MAY	3,094,471,186	2,258,666,700	835,804,486
JUNE	2,780,833,114	1,896,444,600	884,388,514
JULY	2,653,972,354	1,867,829,600	786,142,754
AUGUST	3,250,349,086	2,392,866,900	857,482,186
SEPTEMBER	3,437,687,992	2,626,773,700	810,914,292
OCTOBER	3,017,692,405	2,522,991,500	494,700,905
NOVEMBER	3,226,762,125	2,680,209,200	546,552,925
DECEMBER	3,195,814,834	2,685,304,900	510,509,934
<b>TOTAL</b>	<b>34,763,615,602</b>	<b>27,441,105,800</b>	<b>7,322,509,802</b>

<b>RS UMMI COMPARISON OF HOSPITAL RATES WITH INA-CBG's NHI RATES IN 2017</b>			
<b>MONTH OF SERVICE</b>	<b>NET NHI (HOSPITAL RATES)</b>	<b>NET NHI (INA-CBG's RATES)</b>	<b>DIFFERENCE</b>
JANUARY	3,748,005,111	2,785,557,100	962,448,011
FEBRUARY	3,724,587,205	2,749,624,100	974,963,105
MARCH	4,688,588,916	3,314,097,800	1,374,491,116
APRIL	4,442,204,400	3,075,547,500	1,366,656,900
MAY	5,076,350,773	3,531,539,100	1,544,811,673
JUNE	3,908,748,721	2,790,766,900	1,117,981,821
JULY	5,560,952,558	3,625,730,800	1,935,221,758
AUGUST	6,261,131,051	3,918,679,200	2,342,451,851
SEPTEMBER	5,738,792,069	3,494,820,400	2,243,971,669
OCTOBER	6,128,404,512	3,929,114,100	2,199,290,412
NOVEMBER	6,459,780,659	4,008,454,900	2,451,325,759
DECEMBER	6,987,940,234	4,421,173,400	2,566,766,834
<b>TOTAL</b>	<b>62,725,486,209</b>	<b>41,645,105,300</b>	<b>21,080,380,909</b>

<b>RS UMMI COMPARISON OF HOSPITAL RATES WITH INA-CBG's NHI RATES IN 2018</b>			
<b>MONTH OF SERVICE</b>	<b>NET NHI (HOSPITAL RATES)</b>	<b>NET NHI (INA-CBG's RATES)</b>	<b>DIFFERENCE</b>
JANUARY	8,425,684,565	5,328,881,300	3,096,803,265
FEBRUARY	6,441,189,621	4,103,763,600	2,337,426,021
MARCH	5,737,064,686	4,411,789,100	1,325,275,586
APRIL	5,355,523,821	4,518,886,100	836,637,721
MAY	5,541,580,815	4,706,618,300	834,962,515
JUNE	4,931,566,026	4,109,793,000	821,773,026
JULY	6,199,286,793	5,116,577,100	1,082,709,693
AUGUST	6,216,407,931	4,885,582,500	1,330,825,431
SEPTEMBER	6,008,202,089	4,930,093,000	1,078,109,089
OCTOBER	7,091,109,798	5,663,183,700	1,427,926,098
NOVEMBER	6,638,098,875	5,242,866,200	1,395,232,675
DECEMBER	6,247,782,997	5,207,547,300	1,040,235,697
<b>TOTAL</b>	<b>74,833,498,017</b>	<b>58,225,581,200</b>	<b>16,607,916,817</b>

The value of the difference between National Health Insurance and the total value of recorded income for National Health Insurance patients with the two treatments, for 2016 amounting to Rp. 7,322,509,802, - in 2017 amounting to Rp. 21,080,380,909, - and in 2018 amounting to Rp. -. The following is the value of the

difference in recording National Health Insurance patient income based on a value of 70% from the hospital master rate with the INA-CBG's National Health Insurance rate coding value for outpatient and inpatient services from 2016, 2017 and 2018:

<b>RS UMMI COMPARISON OF HOSPITAL RATES WITH INA-CBG's NHI RATES OUTPATIENT IN 2016</b>			
<b>MONTH OF SERVICE</b>	<b>NET NHI (HOSPITAL RATES)</b>	<b>NET NHI (INA-CBG's RATES)</b>	<b>DIFFERENCE</b>
JANUARY	830,668,222	852,929,400	(22,261,178)
FEBRUARY	630,309,566	667,065,000	(36,755,434)
MARCH	928,546,180	915,534,900	13,011,280
APRIL	1,115,482,741	1,107,804,600	7,678,141
MAY	1,297,994,452	1,082,790,200	215,204,252
JUNE	983,162,096	784,321,100	198,840,996
JULY	991,632,422	866,288,800	125,343,622
AUGUST	1,316,302,879	1,116,922,100	199,380,779
SEPTEMBER	1,418,783,538	1,204,405,700	214,377,838
OCTOBER	1,186,613,931	1,079,216,600	107,397,331
NOVEMBER	1,271,833,434	1,127,170,100	144,663,334
DECEMBER	1,207,687,500	1,116,964,300	90,723,200
<b>TOTAL</b>	<b>13,179,016,961</b>	<b>11,921,412,800</b>	<b>1,257,604,161</b>

<b>RS UMMI COMPARISON OF HOSPITAL RATES WITH INA-CBG's NHI RATES OUTPATIENT IN 2017</b>			
<b>MONTH OF SERVICE</b>	<b>NET NHI (HOSPITAL RATES)</b>	<b>NET NHI (INA-CBG's RATES)</b>	<b>DIFFERENCE</b>
JANUARY	1,154,574,486	1,010,004,000	144,570,486
FEBRUARY	1,147,700,954	1,011,342,800	136,358,154
MARCH	1,616,887,248	1,337,145,800	279,741,448
APRIL	1,404,017,309	1,167,808,200	236,209,109
MAY	1,721,634,637	1,309,481,800	412,152,837
JUNE	1,278,225,141	1,024,320,400	253,904,741
JULY	1,759,547,064	1,280,177,200	479,369,864
AUGUST	2,032,685,479	1,490,134,100	542,551,379
SEPTEMBER	1,921,696,851	1,393,114,500	528,582,351
OCTOBER	2,170,304,078	1,598,513,200	571,790,878
NOVEMBER	2,272,286,817	1,664,802,300	607,484,517
DECEMBER	2,149,404,904	1,555,426,100	593,978,804
<b>TOTAL</b>	<b>20,628,964,968</b>	<b>15,842,270,400</b>	<b>4,786,694,568</b>

<b>RS UMMI COMPARISON OF HOSPITAL RATES WITH INA-CBG's NHI RATES OUTPATIENT IN 2018</b>			
<b>MONTH OF SERVICE</b>	<b>NET NHI (HOSPITAL RATES)</b>	<b>NET NHI (INA-CBG's RATES)</b>	<b>DIFFERENCE</b>
JANUARY	2,832,598,591	1,964,500,000	868,098,591
FEBRUARY	2,519,752,896	1,724,272,100	795,480,796
MARCH	1,670,782,766	1,693,935,500	(23,152,734)
APRIL	1,667,349,229	1,801,463,600	(134,114,371)
MAY	1,795,656,506	1,908,835,100	(113,178,594)
JUNE	1,410,855,640	1,500,798,900	(89,943,260)
JULY	1,965,394,415	2,071,208,000	(105,813,585)
AUGUST	1,902,011,421	2,008,402,800	(106,391,379)
SEPTEMBER	1,944,643,799	2,083,792,900	(139,149,101)
OCTOBER	2,428,570,483	2,548,970,400	(120,399,917)
NOVEMBER	2,311,943,922	2,434,649,900	(122,705,978)
DECEMBER	2,237,249,470	2,362,987,000	(125,737,530)
<b>TOTAL</b>	<b>24,686,809,138</b>	<b>24,103,816,200</b>	<b>582,992,938</b>

For National Health Insurance patients for outpatient services, the difference in National Health Insurance recorded is in 2016 amounting to Rp.

1,257,604,161, - in 2017 amounting to Rp. 4,786,694,568, - and in 2018 amounting to Rp. 582,992,938, -.

<b>RS UMMI</b>			
<b>COMPARISON OF HOSPITAL RATES WITH INA-CBG's NHI RATES</b>			
<b>INPATIENTS IN 2016</b>			
<b>MONTH OF SERVICE</b>	<b>NET NHI (HOSPITAL RATES)</b>	<b>NET NHI (INA-CBG's RATES)</b>	<b>DIFFERENCE</b>
JANUARY	1,578,939,413	1,199,614,100	379,325,313
FEBRUARY	1,513,576,877	1,155,898,100	357,678,777
MARCH	1,694,844,455	1,300,258,300	394,586,155
APRIL	1,813,665,052	1,310,914,300	502,750,752
MAY	1,796,476,734	1,175,876,500	620,600,234
JUNE	1,797,671,018	1,112,123,500	685,547,518
JULY	1,662,339,932	1,001,540,800	660,799,132
AUGUST	1,934,046,207	1,275,944,800	658,101,407
SEPTEMBER	2,018,904,454	1,422,368,000	596,536,454
OCTOBER	1,831,078,474	1,443,774,900	387,303,574
NOVEMBER	1,954,928,691	1,553,039,100	401,889,591
DECEMBER	1,988,127,334	1,568,340,600	419,786,734
<b>TOTAL</b>	<b>21,584,598,641</b>	<b>15,519,693,000</b>	<b>6,064,905,641</b>

<b>RS UMMI</b>			
<b>COMPARISON OF HOSPITAL RATES WITH INA-CBG's NHI RATES</b>			
<b>INPATIENTS IN 2017</b>			
<b>MONTH OF SERVICE</b>	<b>NET NHI (HOSPITAL RATES)</b>	<b>NET NHI (INA-CBG's RATES)</b>	<b>DIFFERENCE</b>
JANUARY	2,593,430,625	1,775,553,100	817,877,525
FEBRUARY	2,576,886,251	1,738,281,300	838,604,951
MARCH	3,071,701,668	1,976,952,000	1,094,749,668
APRIL	3,038,187,091	1,907,739,300	1,130,447,791
MAY	3,354,716,136	2,222,057,300	1,132,658,836
JUNE	2,630,523,580	1,766,446,500	864,077,080
JULY	3,801,405,494	2,345,553,600	1,455,851,894
AUGUST	4,228,445,572	2,428,545,100	1,799,900,472
SEPTEMBER	3,817,095,218	2,101,705,900	1,715,389,318
OCTOBER	3,958,100,434	2,330,600,900	1,627,499,534
NOVEMBER	4,187,493,842	2,343,652,600	1,843,841,242
DECEMBER	4,838,535,330	2,865,747,300	1,972,788,030
<b>TOTAL</b>	<b>42,096,521,241</b>	<b>25,802,834,900</b>	<b>16,293,686,341</b>

<b>RS UMMI</b>			
<b>COMPARISON OF HOSPITAL RATES WITH INA-CBG's NHI RATES</b>			
<b>INPATIENTS IN 2018</b>			
<b>MONTH OF SERVICE</b>	<b>NET NHI (HOSPITAL RATES)</b>	<b>NET NHI (INA-CBG's RATES)</b>	<b>DIFFERENCE</b>
JANUARY	5,593,085,974	3,364,381,300	2,228,704,674
FEBRUARY	3,921,436,725	2,379,491,500	1,541,945,225
MARCH	4,066,281,920	2,717,853,600	1,348,428,320
APRIL	3,688,174,592	2,717,422,500	970,752,092
MAY	3,745,924,309	2,797,783,200	948,141,109
JUNE	3,520,710,386	2,608,994,100	911,716,286
JULY	4,233,892,378	3,045,369,100	1,188,523,278
AUGUST	4,314,396,510	2,877,179,700	1,437,216,810
SEPTEMBER	4,063,558,290	2,846,300,100	1,217,258,190
OCTOBER	4,662,539,315	3,114,213,300	1,548,326,015
NOVEMBER	4,326,154,953	2,808,216,300	1,517,938,653
DECEMBER	4,010,533,527	2,844,560,300	1,165,973,227
<b>TOTAL</b>	<b>50,146,688,879</b>	<b>34,121,765,000</b>	<b>16,024,923,879</b>

For National Health Insurance patients for inpatient services, the difference in National Health Insurance recorded is in 2016 amounting to Rp. 6,064,905,641, - in 2017 amounting to Rp. 16,293,686,341, and in 2018 amounting to Rp. 16,024,923,879.

#### 4.3 Analysis of Load

Umami Hospital in reporting expenses uses the expense recognition method on an accrual basis. In

addition, the company recognizes expenses based on the nature of the expenses which places the items of expenses based on the place where the expenses are used. However, due to the difference between the general hospital rates and the INA-CBG's National Health Insurance rates and the feedback period from National Health Insurance, it results in expenses being recorded on a cash basis, which of course is not in accordance with the matching cost concept.

<b>RS UMMI</b>			
<b>DIFFERENCE BETWEEN NATIONAL HEALTH INSURANCE</b>			
<b>MONTH</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>January</b>	<b>(340,892,745)</b>	<b>(995,280,119)</b>	<b>30,492,240</b>
<b>February</b>	<b>(277,631,674)</b>	<b>(623,589,422)</b>	<b>(5,130,407)</b>
<b>March</b>	<b>(384,268,146)</b>	<b>(655,891,348)</b>	<b>(4,038,896,202)</b>
<b>April</b>	<b>(564,560,897)</b>	<b>(1,069,592,651)</b>	<b>(1,903,097,819)</b>
<b>May</b>	<b>(788,795,748)</b>	<b>(1,352,150,497)</b>	<b>(638,141,714)</b>
<b>June</b>	<b>(832,886,055)</b>	<b>(1,138,093,655)</b>	<b>(445,322,702)</b>
<b>July</b>	<b>(769,103,673)</b>	<b>(1,125,871,057)</b>	<b>(1,265,958,912)</b>
<b>August</b>	<b>(816,285,433)</b>	<b>(1,416,461,403)</b>	<b>(1,376,066,162)</b>
<b>September</b>	<b>(772,873,073)</b>	<b>(464,104,015)</b>	<b>(1,273,306,343)</b>
<b>October</b>	<b>(685,595,924)</b>	<b>(2,008,015,636)</b>	<b>(1,484,243,957)</b>
<b>November</b>	<b>(542,560,435)</b>	<b>(4,609,375,370)</b>	<b>(1,142,951,407)</b>
<b>December</b>	<b>(184,943,397)</b>	<b>(4,093,711,301)</b>	<b>(1,879,981,782)</b>
<b>Total</b>	<b>(6,960,397,200)</b>	<b>(19,552,136,474)</b>	<b>(15,422,605,167)</b>

In 2016, the difference between the National Health Insurance was recorded at Rp. 6,960,397,200, - or 12.16% of the value of income, in 2017 the value of the difference between the National Health Insurance was Rp. 19,552,136,474, - or 23.55% of the revenue value, and in 2018 the difference National Health

Insurance in the amount of Rp. 15,422,605,167, - or 15.90% of the total income. The correction in the National Health Insurance Difference account for the recognition of its incorrect income period was caused by a feedback period or feedback on hospital claims imposed by National Health Insurance.

<b>RS UMMI DETAILS OF CHARGES TO THE NHI DIFFERENCE ACCOUNT - 2016</b>			
<b>MONTH AND YEAR LOADING</b>	<b>VALUE</b>	<b>MONTH AND YEAR TRANSACTION</b>	<b>VALUE</b>
<b>January 2016</b>	<b>340,892,745</b>	<b>September 2015</b>	<b>(1,440,062)</b>
		<b>October 2015</b>	<b>11,962,641</b>
		<b>November 2015</b>	<b>9,697,516</b>
		<b>December 2015</b>	<b>320,672,650</b>
<b>February 2016</b>	<b>277,631,674</b>	<b>October 2015</b>	<b>(7,549,108)</b>
		<b>November 2015</b>	<b>443,827,970</b>
		<b>December 2015</b>	<b>391,735,024</b>
		<b>January 2016</b>	<b>(550,382,212)</b>
<b>March 2016</b>	<b>384,268,146</b>	<b>November 2015</b>	<b>24,038,023</b>
		<b>December 2015</b>	<b>6,547,062</b>
		<b>January 2016</b>	<b>24,609,512</b>
		<b>February 2016</b>	<b>329,073,549</b>
<b>April 2016</b>	<b>564,560,897</b>	<b>October 2015</b>	<b>(5,840,032)</b>
		<b>November 2015</b>	<b>(12,005,195)</b>
		<b>December 2015</b>	<b>(1,118,956)</b>
		<b>January 2016</b>	<b>11,467,603</b>
		<b>February 2016</b>	<b>90,364,787</b>
		<b>March 2016</b>	<b>481,692,690</b>
<b>May 2016</b>	<b>788,795,748</b>	<b>February 2016</b>	<b>23,758,338</b>
		<b>March 2016</b>	<b>(9,701,619)</b>
		<b>April 2016</b>	<b>774,739,029</b>
<b>June 2016</b>	<b>832,886,055</b>	<b>October 2015</b>	<b>(10,118,637)</b>
		<b>November 2015</b>	<b>(4,374,764)</b>
		<b>December 2015</b>	<b>969,150</b>
		<b>January 2016</b>	<b>13,096,787</b>
		<b>February 2016</b>	<b>(6,113,184)</b>
		<b>March 2016</b>	<b>37,210,967</b>
		<b>April 2016</b>	<b>(43,137,423)</b>
		<b>May 2016</b>	<b>845,353,159</b>

<b>July 2016</b>	<b>769,103,673</b>	<b>March 2016</b>	<b>23,646,187</b>
		<b>April 2016</b>	<b>6,449,788</b>
		<b>May 2016</b>	<b>739,007,698</b>
<b>August 2016</b>	<b>816,285,433</b>	<b>December 2015</b>	<b>21,573,811</b>
		<b>January 2016</b>	<b>1,673,557</b>
		<b>February 2016</b>	<b>16,575,450</b>
		<b>March 2016</b>	<b>(1,539,660)</b>
		<b>April 2016</b>	<b>209,385,162</b>
		<b>May 2016</b>	<b>210,777,126</b>
		<b>June 2016</b>	<b>357,839,987</b>
<b>September 2016</b>	<b>772,873,073</b>	<b>April 2016</b>	<b>34,568,220</b>
		<b>May 2016</b>	<b>3,446,244</b>
		<b>June 2016</b>	<b>72,344,813</b>
		<b>July 2016</b>	<b>216,198,819</b>
		<b>August 2016</b>	<b>446,314,977</b>
<b>October 2016</b>	<b>685,595,924</b>	<b>April 2016</b>	<b>41,821,700</b>
		<b>May 2016</b>	<b>31,954,032</b>
		<b>June 2016</b>	<b>73,013,537</b>
		<b>July 2016</b>	<b>492,670,350</b>
		<b>August 2016</b>	<b>437,234,973</b>
		<b>September 2016</b>	<b>(391,098,668)</b>
<b>November 2016</b>	<b>542,560,435</b>	<b>December 2015</b>	<b>3,010,576</b>
		<b>July 2016</b>	<b>13,607,868</b>
		<b>August 2016</b>	<b>11,255,430</b>
		<b>September 2016</b>	<b>514,686,561</b>
<b>December 2016</b>	<b>184,943,397</b>	<b>January 2016</b>	<b>23,269</b>
		<b>February 2016</b>	<b>(2,911,387)</b>
		<b>March 2016</b>	<b>(3,968,648)</b>
		<b>April 2016</b>	<b>4,417,596</b>
		<b>May 2016</b>	<b>2,725,583</b>
		<b>June 2016</b>	<b>(4,628,854)</b>
		<b>July 2016</b>	<b>27,028,567</b>
		<b>August 2016</b>	<b>(2,325,858)</b>
		<b>September 2016</b>	<b>99,450,076</b>
		<b>October 2016</b>	<b>419,504,709</b>
		<b>November 2016</b>	<b>(354,371,656)</b>
<b>Total</b>	<b>6,960,397,200</b>		<b>6,960,397,200</b>

From the analysis, the correction to 2015 income recorded in the National Health Insurance

Difference account and charged in 2016 amounted to Rp. 1,191,587,669, -.

<b>RS UMMI DETAILS OF CHARGES TO THE NHI DIFFERENCE ACCOUNT - 2017</b>			
<b>MONTH AND YEAR LOADING</b>	<b>VALUE</b>	<b>MONTH AND YEAR TRANSACTION</b>	<b>VALUE</b>
<b>January 2017</b>	<b>995,280,119</b>	<b>August 2016</b>	<b>15,994,457</b>
		<b>September 2016</b>	<b>31,935,405</b>
		<b>October 2016</b>	<b>1,579,123</b>
		<b>November 2016</b>	<b>450,556,793</b>
		<b>December 2016</b>	<b>495,214,341</b>
<b>February 2017</b>	<b>623,589,422</b>	<b>October 2016</b>	<b>7,329,420</b>
		<b>November 2016</b>	<b>6,282,473</b>
		<b>December 2016</b>	<b>10,008,826</b>
		<b>January 2017</b>	<b>599,968,703</b>
<b>March 2017</b>	<b>655,891,348</b>	<b>October 2016</b>	<b>37,975,545</b>
		<b>January 2017</b>	<b>617,786,329</b>
		<b>February 2017</b>	<b>129,474</b>
<b>April 2017</b>	<b>1,069,592,651</b>	<b>January 2017</b>	<b>107,046,748</b>
		<b>February 2017</b>	<b>65,733,148</b>
		<b>March 2017</b>	<b>896,812,755</b>
<b>May 2017</b>	<b>1,352,150,497</b>	<b>August 2016</b>	<b>(530,181)</b>
		<b>September 2016</b>	<b>(3,350,849)</b>
		<b>October 2016</b>	<b>16,025,397</b>
		<b>November 2016</b>	<b>(7,393,796)</b>
		<b>December 2016</b>	<b>17,792,168</b>
		<b>January 2017</b>	<b>23,527,392</b>
		<b>February 2017</b>	<b>22,581,553</b>
		<b>March 2017</b>	<b>610,492,568</b>
		<b>April 2017</b>	<b>673,006,245</b>
<b>June 2017</b>	<b>1,138,093,655</b>	<b>January 2017</b>	<b>(201,852)</b>
		<b>February 2016</b>	<b>108,805</b>
		<b>Maret 2016</b>	<b>572,111</b>
		<b>April 2016</b>	<b>31,480</b>
		<b>July 2016</b>	<b>(43,230)</b>
		<b>August 2016</b>	<b>(148,220)</b>
		<b>September 2016</b>	<b>(3,058,897)</b>
		<b>February 2017</b>	<b>11,730,344</b>
		<b>March 2017</b>	<b>30,017,186</b>
		<b>April 2017</b>	<b>79,813,156</b>
		<b>May 2017</b>	<b>1,019,272,772</b>

<b>July 2017</b>	<b>1,125,871,057</b>	<b>January 2017</b>	<b>5,686,102</b>
		<b>February 2017</b>	<b>(2,082,546)</b>
		<b>April 2017</b>	<b>45,121,827</b>
		<b>May 2017</b>	<b>215,461,286</b>
		<b>June 2017</b>	<b>861,684,388</b>
<b>August 2017</b>	<b>1,416,461,403</b>	<b>February 2017</b>	<b>(5,447,264)</b>
		<b>March 2017</b>	<b>13,300,256</b>
		<b>April 2017</b>	<b>110,886</b>
		<b>May 2017</b>	<b>9,977,205</b>
		<b>June 2017</b>	<b>65,625,179</b>
		<b>July 2017</b>	<b>1,332,895,141</b>
<b>September 2017</b>	<b>464,104,015</b>	<b>February 2017</b>	<b>5,292,119</b>
		<b>July 2017</b>	<b>145,317,979</b>
		<b>August 2017</b>	<b>313,493,917</b>
<b>October 2017</b>	<b>2,008,015,636</b>	<b>August 2017</b>	<b>1,476,835,881</b>
		<b>September 2017</b>	<b>531,179,755</b>
<b>November 2017</b>	<b>4,609,375,370</b>	<b>June 2017</b>	<b>45,736,273</b>
		<b>July 2017</b>	<b>211,382,355</b>
		<b>August 2017</b>	<b>237,223,581</b>
		<b>September 2017</b>	<b>1,379,697,378</b>
		<b>October 2017</b>	<b>1,938,869,950</b>
		<b>November 2017</b>	<b>796,465,833</b>
<b>December 2017</b>	<b>4,093,711,301</b>	<b>February 2017</b>	<b>747,964,683</b>
		<b>April 2017</b>	<b>621,555,060</b>
		<b>May 2017</b>	<b>378,444,940</b>
		<b>July 2017</b>	<b>316,638,870</b>
		<b>August 2017</b>	<b>10,734,874</b>
		<b>September 2017</b>	<b>135,685,578</b>
		<b>October 2017</b>	<b>435,594,471</b>
		<b>November 2017</b>	<b>1,447,092,825</b>
<b>Total</b>	<b>19,552,136,474</b>		<b>19,552,136,474</b>

From the analysis, the correction of 2016 income recorded in the National Health Insurance

Difference account and charged in 2017 amounted to Rp. 1,176,679,319, -

<b>RS UMMI DETAILS OF CHARGES TO THE NHI DIFFERENCE ACCOUNT - 2018</b>			
<b>MONTH AND YEAR LOADING</b>	<b>VALUE</b>	<b>MONTH AND YEAR TRANSACTION</b>	<b>VALUE</b>
January 2018	(30,492,240)	December 2017	(30,492,240)
February 2018	5,130,407	December 2017	5,130,407
March 2018	4,038,896,202	January 2018	4,038,896,202
April 2018	1,903,097,819	March 2018	1,903,097,819
May 2018	638,141,714	March 2018	9,547,617
		April 2018	628,594,097
June 2018	445,322,702	February 2018	179,693,908
		March 2018	265,628,794
July 2018	1,265,958,912	April 2018	115,974,230
		May 2018	533,970,402
		June 2018	616,014,280
August 2018	1,376,066,162	January 2018	56,552,526
		February 2018	216,191,556
		April 2018	1,204,473
		May 2018	275,923,255
		July 2018	826,194,352
September 2018	1,273,306,343	January 2018	149,920,285
		June 2018	166,759,020
		August 2018	956,627,038
October 2018	1,484,243,957	February 2018	47,045,366
		April 2018	38,582,647
		July 2018	297,260,125
		August 2018	377,369,180
		September 2018	723,986,639
November 2018	1,142,951,407	October 2018	1,142,951,407
December 2018	1,879,981,782	October 2018	460,506,921
		November 2018	1,419,474,861
<b>Total</b>	<b>15,422,605,167</b>		<b>15,422,605,167</b>

From the analysis, the correction to 2017 income recorded in the National Health Insurance

Difference account and charged in 2018 is (Rp. 25,361,833).

RS UMMI									
PAYMENT OF MEDICAL SERVICES (DOCTORS AND OTHER MEDICAL SERVICES) FOR NATIONAL HEALTH INSURANCE PATIENTS									
2015									
DOCTORS									
NO	MONTH	Medical Services NHI Outpatient	Medical Services NHI Inpatient	GUARANTEE FEE (ABOVE GF)	TOTAL	TAX ART.21	ACCOUNT PAYABLE	PAID	PAYMENT DATE
1	Aug-15	-	2,845,500	-	2,845,500	213,413	-	2,632,088	07-Mar-16
2	Sep-15	70,984,880	212,373,183	(19,997,874)	263,360,189	19,221,831	-	244,138,357	08-Jan-16
3	Oct-15	120,234,436	235,877,625	(5,243,890)	350,868,171	8,771,704	20,206,973	321,889,494	02-Feb-16
4	Nov-15	132,115,300	350,829,344	(18,518,200)	464,426,444	18,202,342	15,227,643	430,996,459	08-Apr-16
5	Dec-15	28,630,000	35,321,415	-	63,951,415	1,598,785	2,083,575	60,269,055	08-Apr-16
		104,472,076	268,283,650	(25,246,469)	347,509,257	21,366,689	17,409,109	308,733,460	23-May-16
TOTAL		456,436,692	1,105,530,716	(69,006,433)	1,492,960,975	69,374,764	54,927,300	1,368,658,912	
ANESTHESIOLOGIST & ANESTHESIA ASSISTANT (OUTSIDE NURSE)									
NO	MONTH	Medical Services NHI Outpatient	Medical Services NHI Inpatient	GUARANTEE FEE (ABOVE GF)	TOTAL	TAX ART.21	ACCOUNT PAYABLE	PAID	PAYMENT DATE
1	Sep-15	-	8,361,550	-	8,361,550	222,264	625	8,138,661	05-Jan-16
2	Oct-15	-	7,777,700	-	7,777,700	211,686	-	7,566,014	03-Feb-16
3	Nov-15	-	11,147,550	-	11,147,550	304,595	-	10,842,955	14-Mar-16
4	Dec-15	-	6,806,000	-	6,806,000	186,055	-	6,619,945	09-May-16
TOTAL		-	34,092,800	-	34,092,800	924,600	625	33,167,575	

RS UMMI									
PAYMENT OF MEDICAL SERVICES (DOCTORS AND OTHER MEDICAL SERVICES) FOR NATIONAL HEALTH INSURANCE PATIENTS									
2016									
DOCTORS									
NO	MONTH	Medical Services NHI Outpatient	Medical Services NHI Inpatient	GUARANTEE FEE (ABOVE GF)	TOTAL	TAX ART.21	ACCOUNT PAYABLE	PAID	PAYMENT DATE
1	Jan-16	164,793,280	271,493,035	-	436,286,315	25,310,201	3,823,117	407,152,997	06-Jun-16
2	Feb-16	61,635,000	175,550,795	-	237,185,795	17,427,572	3,857,685	215,900,537	29-Jun-16
		77,985,488	107,484,262	-	185,469,750	10,596,703	22,754,297	152,118,750	01-Jul-16
3	Mar-16	6,720,000	1,765,000	-	8,485,000	212,125	54,210	8,218,665	20-Jul-16
		176,405,590	230,124,167	-	406,529,757	31,599,975	22,050,438	352,879,344	04-Aug-16
		2,304,750	1,364,250	-	3,669,000	91,725	1,869,600	1,707,675	16-Sep-16
4	Apr-16	131,692,000	234,444,590	-	366,136,590	30,646,229	28,061,267	307,429,094	31-Aug-16
		90,514,790	11,286,020	-	101,800,810	6,973,482	-	94,827,329	16-Sep-16
5	May-16	193,066,235	271,095,410	(25,751,260)	438,410,385	38,473,576	2,092,126	397,844,683	05-Oct-16
6	Jun-16	158,801,550	242,064,254	(26,177,800)	374,688,004	36,260,138	1,814,780	336,613,086	14-Oct-16
7	Jul-16	127,215,825	217,463,825	(28,234,750)	316,444,900	29,891,337	1,586,956	284,966,607	04-Nov-16
8	Aug-16	160,662,500	226,957,354	(17,993,900)	369,625,954	35,638,307	2,666,912	331,320,735	27-Dec-16
		72,220,825	28,055,941	-	100,276,766	9,634,175	-	90,642,591	09-Jan-17
9	Sep-16	216,980,463	300,588,033	(20,042,500)	497,525,996	12,452,672	3,109,074	481,964,250	18-Jan-17
10	Oct-16	220,685,111	263,542,473	(22,460,780)	461,766,804	11,544,170	10,000,000	440,222,634	31-Jan-17
		1,960,000	6,007,772	-	7,967,772	199,194	2,379,345	5,389,233	01-Feb-17
11	Nov-16	239,057,876	297,581,756	(22,673,550)	513,966,082	24,374,372	17,434,447	472,157,263	21-Feb-17
12	Dec-16	208,035,611	320,127,798	(21,359,600)	506,803,809	28,156,089	12,408,190	466,239,530	14-Mar-17
TOTAL		2,310,736,894	3,206,996,735	(184,694,140)	5,333,039,489	349,482,043	135,962,444	4,847,595,001	
ANESTHESIOLOGIST & ANESTHESIA ASSISTANT (OUTSIDE NURSE)									
NO	MONTH	Medical Services NHI Outpatient	Medical Services NHI Inpatient	GUARANTEE FEE (ABOVE GF)	TOTAL	TAX ART.21	ACCOUNT PAYABLE	PAID	PAYMENT DATE
1	Jan-16	1,250,000	-	-	1,250,000	34,375	-	1,215,625	07-Jun-16
2	Feb-16	1,000,000	-	-	1,000,000	25,625	-	974,375	01-Jul-16
3	Mar-16	1,050,000	-	-	1,050,000	26,250	-	1,023,750	04-Aug-16
4	Apr-16	1,700,000	-	-	1,700,000	47,750	-	1,652,250	31-Aug-16
5	May-16	2,673,750	-	-	2,673,750	69,713	-	2,604,038	03-Oct-16
6	Jun-16	1,789,600	-	-	1,789,600	49,188	-	1,740,412	14-Oct-16
7	Jul-16	3,000,000	-	-	3,000,000	82,000	-	2,918,000	04-Nov-16
8	Aug-16	4,433,360	-	-	4,433,360	121,251	-	4,312,109	27-Dec-16
9	Sep-16	3,405,024	-	-	3,405,024	90,151	-	3,314,873	18-Jan-17
10	Oct-16	2,365,424	-	-	2,365,424	61,963	-	2,303,461	31-Jan-17
11	Nov-16	2,800,000	-	-	2,800,000	73,000	-	2,727,000	21-Feb-17
12	Dec-16	2,550,000	-	-	2,550,000	66,000	-	2,484,000	14-Mar-17
TOTAL		28,017,158	-	-	28,017,158	747,265	-	27,269,893	

RS UMMI  
PAYMENT OF MEDICAL SERVICES (DOCTORS AND OTHER MEDICAL SERVICES) FOR NATIONAL HEALTH INSURANCE PATIENTS  
2017

DOCTORS

NO	MONTH	Medical Services NHI Outpatient	Medical Services NHI Inpatient	IGD Reference	GUARANTEE FEE (ABOVE GF)	TOTAL	TAX ART.21	ACCOUNT PAYABLE	PAID	PAYMENT DATE
1	Jan-17	105,043,072	121,442,358	-	13,333,900	213,151,530	9,135,773	5,397,301	198,618,456	28-Apr-17
		112,770,000	279,228,615	-	(3,234,700)	388,763,915	27,832,353	-	360,931,562	04-May-17
2	Feb-17	230,875,798	335,629,788	-	(48,619,283)	517,886,303	39,692,452	3,748,000	474,445,851	30-May-17
3	Mar-17	312,255,928	405,579,956	-	(37,228,005)	680,607,879	56,416,680	14,799,634	609,391,565	05-Jun-17
4	Apr-17	257,649,836	436,054,389	-	(33,047,710)	660,656,515	60,680,485	13,186,868	586,789,162	27-Jul-17
5	May-17	314,637,015	447,592,931	-	(52,759,045)	709,470,901	70,918,486	-	638,552,415	30-Aug-17
6	Jun-17	158,290,000	230,810,782	-	(51,917,550)	337,183,232	31,650,848	-	305,532,384	20-Sep-17
		64,369,029	126,597,059	-	(1,610,170)	189,355,918	25,258,716	-	164,097,202	04-Oct-17
7	Jul-17	10,360,000	58,108,580	-	(11,752,000)	56,716,580	1,417,915	-	55,298,666	15-Sep-17
		87,525,000	40,705,500	-	(547,000)	127,683,500	11,622,538	-	116,060,963	31-Oct-17
8	Aug-17	187,094,189	395,710,318	-	(39,894,950)	542,909,557	60,626,265	4,000,000	478,283,292	14-Nov-17
		17,920,000	55,920,900	-	-	73,840,900	4,575,140	1,027,620	68,238,141	27-Oct-17
9	Sep-17	7,265,000	14,092,240	-	(5,696,000)	15,661,240	391,531	-	15,269,709	01-Nov-17
		342,619,437	296,415,626	6,325,000	(53,766,770)	591,593,293	59,454,534	5,000,000	527,138,759	06-Dec-17
10	Oct-17	14,315,000	37,729,900	-	(4,313,300)	47,731,600	3,579,870	1,180,067	42,971,663	13-Nov-17
		300,770,840	353,337,563	4,025,000	(49,171,770)	608,961,633	62,067,261	6,000,000	540,894,372	11-Dec-17
11	Nov-17	3,150,000	3,730,000	-	(1,500,000)	5,380,000	134,500	2,242,500	3,003,000	15-Dec-17
		43,235,430	27,339,801	-	(14,182,420)	56,392,811	1,409,820	10,294,675	44,688,316	25-Jan-18
12	Dec-17	317,029,235	416,752,929	9,300,000	(35,870,569)	707,211,595	21,801,822	80,794,675	604,615,098	14-Feb-18
		428,987,175	522,618,800	10,700,000	(71,581,050)	890,724,925	42,724,263	57,129,843	790,870,819	20-Mar-18
TOTAL		3,721,574,973	5,157,860,080	40,525,000	593,615,072	8,326,344,980	642,220,279	278,051,616	7,406,073,085	

ANESTHESIOLOGIST & ANESTHESIA ASSISTANT (OUTSIDE NURSE)

NO	MONTH	Medical Services NHI Outpatient	Medical Services NHI Inpatient	IGD Reference	GUARANTEE FEE (ABOVE GF)	TOTAL	TAX ART.21	ACCOUNT PAYABLE	PAID	PAYMENT DATE
1	Jan-17	5,489,600	-	-	-	5,489,600	146,688	-	5,342,912	04-May-17
2	Feb-17	4,200,000	-	-	-	4,200,000	110,250	-	4,089,750	16-May-17
3	Mar-17	4,000,000	-	-	-	4,000,000	103,250	-	3,896,750	05-Jun-17
4	Apr-17	4,200,000	-	-	-	4,200,000	109,250	-	4,090,750	27-Jul-17
5	May-17	4,150,000	-	-	-	4,150,000	106,750	-	4,043,250	30-Aug-17
6	Jun-17	4,200,000	-	-	-	4,200,000	107,500	-	4,092,500	04-Oct-17
7	Jul-17	5,850,000	-	-	-	5,850,000	149,250	-	5,700,750	14-Nov-17
8	Aug-17	3,750,000	-	-	-	3,750,000	99,500	-	3,650,500	06-Dec-17
9	Sep-17	6,050,000	-	-	-	6,050,000	162,000	-	5,888,000	08-Dec-17
10	Oct-17	4,750,000	-	-	-	4,750,000	118,750	-	4,631,250	14-Feb-18
11	Nov-17	4,850,000	-	-	-	4,850,000	121,250	-	4,728,750	20-Mar-18
12	Dec-17	9,700,000	-	-	-	9,700,000	242,500	-	9,457,500	30-Jul-18
TOTAL		61,189,600	-	-	-	61,189,600	1,576,938	-	59,612,662	

RS UMMI  
PAYMENT OF MEDICAL SERVICES (DOCTORS AND OTHER MEDICAL SERVICES) FOR NATIONAL HEALTH INSURANCE PATIENTS  
2018

DOCTORS

NO	MONTH	Medical Services NHI Outpatient	Medical Services NHI Inpatient	IGD Reference	GUARANTEE FEE (ABOVE GF)	TOTAL	TAX ART.21	ACCOUNT PAYABLE	PAID	PAYMENT DATE
1	Jan-18	464,924,883	575,826,759	11,000,000	(71,881,745)	979,869,897	64,039,065	73,108,436	842,722,396	17-Apr-18
2	Feb-18	473,993,077	525,484,644	10,900,000	(64,441,548)	945,936,173	72,551,631	52,743,104	820,641,438	15-May-18
3	Mar-18	446,431,149	561,653,342	12,275,000	(67,610,980)	952,748,511	82,050,161	44,345,598	826,352,752	17-Jul-18
4	Apr-18	483,790,514	543,610,619	11,900,000	(64,158,210)	975,142,923	90,045,042	66,864,291	818,233,590	01-Aug-18
5	May-18	504,614,878	596,315,560	12,375,000	(71,822,800)	1,041,482,638	98,008,217	22,014,699	921,459,721	28-Aug-18
6	Jun-18	393,824,068	528,947,009	11,200,000	(73,500,050)	860,471,027	87,109,758	1,942,225	771,419,044	28-Sep-18
7	Jul-18	573,360,382	679,642,419	15,900,000	(78,010,250)	1,190,892,551	117,818,060	14,752,067	1,058,322,425	29-Oct-18
8	Aug-18	556,979,050	691,328,091	16,050,000	(60,815,930)	1,203,541,211	127,682,427	8,700,000	1,067,158,784	06-Dec-18
9	Sep-18	564,899,305	623,711,381	15,400,000	(66,078,050)	1,137,932,636	126,099,463	13,800,000	998,033,173	28-Dec-18
10	Oct-18	683,491,300	754,188,499	19,125,000	(65,636,395)	1,391,168,404	39,337,935	13,218,711	1,338,611,758	30-Jan-19
11	Nov-18	644,750,840	667,337,308	17,125,000	(70,805,565)	1,258,407,583	60,619,008	6,476,967	1,191,311,608	28-Jan-19
12	Dec-18	626,724,360	641,299,928	15,475,000	(82,138,439)	1,201,360,849	79,229,808	16,600,000	1,105,531,041	28-Mar-19
TOTAL		6,417,783,806	7,389,345,559	168,725,000	(836,899,962)	13,138,954,403	1,044,590,574	334,566,098	11,759,797,731	

ANESTHESIOLOGIST & ANESTHESIA ASSISTANT (OUTSIDE NURSE)										
NO	MONTH	Medical Services NHI Outpatient	Medical Services NHI Inpatient	IGD Reference	GUARANTEE FEE (ABOVE GF)	TOTAL	TAX ART.21	ACCOUNT PAYABLE	PAID	PAYMENT DATE
1	Jan-18	10,350,000	-	-	-	10,350,000	259,750	-	10,090,250	28-Sep-18
2	Feb-18	3,450,000	-	-	-	3,450,000	86,250	-	3,363,750	05-Oct-18
3	Mar-18	4,700,000	-	-	-	4,700,000	117,500	-	4,582,500	05-Oct-18
4	Apr-18	6,550,000	-	-	-	6,550,000	163,750	-	6,386,250	05-Oct-18
5	May-18	7,750,000	-	-	-	7,750,000	193,750	-	7,556,250	05-Oct-18
6	Jun-18	6,400,000	-	-	-	6,400,000	160,000	-	6,240,000	28-Sep-18
7	Jul-18	5,400,000	-	-	-	5,400,000	135,000	-	5,265,000	29-Oct-18
8	Aug-18	5,000,000	-	-	-	5,000,000	125,000	-	4,875,000	06-Dec-18
9	Sep-18	2,850,000	-	-	-	2,850,000	71,250	-	2,778,750	28-Dec-18
10	Oct-18	4,350,000	-	-	-	4,350,000	108,750	-	4,241,250	30-Jan-19
11	Nov-18	4,200,000	-	-	-	4,200,000	105,000	-	4,095,000	28-Jan-19
12	Dec-18	4,550,000	-	-	-	4,550,000	113,750	-	4,436,250	28-Mar-19
	TOTAL	65,550,000	-	-	-	65,550,000	1,639,750	-	63,910,250	

From the analysis above, it can be explained that there are charges for medical services which include payments for doctor and nurse services or medical teams that are not in accordance with the period by recording income or recorded on a cash basis:

- In 2015 amounting to Rp. 1,401,826,487, the charges were recorded in 2016.
- In 2016, the amount of Rp. 1,967,444,834, was recorded in 2017.

- In 2017, the amount of Rp. 2,239,373,424, was recorded in 2018.
- And in 2018 the amount of Rp. 3,648,226,908, was recorded in 2019.

#### 4.4 Analysis of Comparison of INA-CBG's National Health Insurance Rates and Hospital Regular Rates.

The following is a comparison of the INA-CBG's rate value with Ummi's regular hospital rates of several medical procedures as follows:

No	ICD-10	Description	Hospital Rates							INA-CBG's Rates	Defference	
			Action	Consul / Visit	Nursing	Medical Support (Lab, Radiology, Rehabilitation)	Room/ Accomodation	Drug/Medical Devices/ Consumable Medical Materials	Rental Tools			Total
1	P03.4	Fetus and newborn affected by caesarean delivery	106,903	183,315	177,251	28,134	369,850	188,830	320,431	1,374,715	4,121,830	(2,747,116)
2	A09.9	Gastroenteritis and colitis of unspecified origin	9,283	523,819	570,276	228,283	933,754	655,915	8,574	2,929,904	1,748,098	1,181,806
3	O34.2	Maternal care due to uterine scar from previous surgery	2,841,475	297,022	193,067	471,162	2,388,463	1,575,566	57,605	7,824,360	5,918,270	1,906,090
4	A91	Dengue haemorrhagic fever	6,661	661,364	292,644	489,271	1,212,586	866,580	39,671	3,568,776	1,975,218	1,593,559
5	J18.0	Bronchopneumonia, unspecified	27,492	637,107	222,827	404,207	1,195,319	1,149,753	237,309	3,874,014	4,469,221	(595,207)
6	P59.9	Neonatal jaundice, unspecified	3,161	364,750	168,853	104,532	747,173	117,029	557,682	2,063,180	4,029,531	(1,966,351)
7	A01.0	Typhoid fever	7,638	573,884	214,609	202,047	1,097,418	2,196,813	4,044	4,296,454	2,605,426	1,691,028
8	D36.7	Benign neoplasm, other specified sites	2,135,207	1,296,637	97,535	259,168	1,519,151	1,133,989	6,277	6,447,963	4,303,346	2,144,616
9	O02.0	Blighted ovum and nonhydatidiform mole	508,290	152,632	74,850	333,054	1,491,505	1,483,388	130,658	4,174,376	1,898,351	2,276,025
10	O42.0	Premature rupture of membranes, onset of labour within 24 hours	2,462,735	295,845	187,241	424,235	2,090,408	1,482,343	86,869	7,029,676	5,248,360	1,781,316
11	D21.0	Benign neoplasm, connective and other soft tissue of head, face and neck	2,086,335	249,240	75,583	328,712	1,407,225	1,413,859	-	5,560,954	4,210,442	1,350,512
12	D24	Benign neoplasm of breast	2,420,349	229,966	85,548	445,833	1,467,715	1,276,153	-	5,925,564	5,701,672	223,893
13	I63.9	Cerebral infarction, unspecified	25,070	799,074	276,468	1,454,248	1,485,830	1,919,556	264,350	6,224,596	5,328,444	896,152
14	K65.9	Peritonitis, unspecified	2,364,815	406,266	184,911	215,372	1,860,984	1,625,393	-	6,657,742	6,518,658	139,083
15	E11.5	Non-insulin-dependent diabetes mellitus with peripheral circulatory complications	2,329,083	518,999	189,864	533,931	1,758,683	1,669,951	14,474	7,014,986	6,550,378	464,608
16	K35.8	Acute appendicitis, other and unspecified	2,675,933	394,156	155,632	232,593	1,866,571	1,425,013	-	6,749,898	3,272,947	3,476,951
17	K40.9	Unilateral or unspecified inguinal hernia, without obstruction or gangrene	2,333,324	342,494	108,496	251,831	1,716,572	1,537,329	-	6,290,046	5,137,789	1,152,257
18	E11.9	Non-insulin-dependent diabetes mellitus without complications	14,362	633,714	268,047	531,631	1,314,274	1,316,838	26,543	4,105,410	4,482,758	(377,349)
19	A90	Dengue fever [classical dengue]	4,383	591,523	193,564	327,646	950,494	598,545	18,625	2,684,781	1,885,773	799,008
20	O63.0	Prolonged first stage of labour	2,663,036	320,404	147,408	536,935	1,977,375	1,406,841	89,650	7,141,650	4,894,536	2,247,114

From the results of the overall analysis, it shows that the value factor of Umami's regular hospital rates compared to Ina-CBG's National Health Insurance rates is the cause of a large gap that causes the recording of the burden of correction for the difference

- Journal of income from National Health Insurance patients when billing or invoice is issued at the hospital's regular rate:

Dr. Accounts Receivable National Health Insurance	xxx
Dr. Discount (if any)	xx
Cr. Income	xxx

- Journal of charges for corrections to the difference between the regular hospital rates and Ina-CBG's National Health Insurance rates:

Dr. Difference in National Health Insurance	xxx
Cr. Accounts Receivable National Health Insurance	xxx

This tariff difference forms a correction by debiting the National Health Insurance Difference as an expense or cost of goods sold and crediting National Health Insurance Accounts Receivable. This fare difference is recorded in the next month or period after the service period. Furthermore, the difference between National Health Insurance will be net-off with the total revenue or as a deduction from the income in its reporting or in this case the hospital's Profit and Loss Report, because by nature the transaction is hospital income. The solution that must be taken by Umami's hospital management in order to overcome the problem of the high gap between Ina-CBG's rates where this rate is in the form of a package or prospective with regular hospital rates is the need to calculate or recalculate in detail the unit cost or cost of treatment of each diagnosis or medical action covered by National Health Insurance based on the elements or components of the burden included in determining the exact and ideal hospital margins but not also detrimental to the hospital, then of course the recognition of hospital revenues for National Health Insurance patients is more informative close to the real National Health Insurance rate.

For adjustments to the National Health Insurance rates, it is determined by the management below the general hospital rate with the consideration that the contribution to National Health Insurance patient services is greater than the general patient. Adjustments to the National Health Insurance rates begin by calculating the unit cost of each action on the diagnosis in detail. After obtaining the unit cost for this action, the hospital management will determine and impose the amount or value of the tariff for National Health Insurance services, which is of course a selling price that is not detrimental to the hospital but will be below the general hospital rate for non-National Health Insurance patients.

In order to fulfill the principle of matching cost against revenue in the preparation of Umami hospital financial reports, the use of the Accrual Basis must be applied consistently in the process of recording all transactions that occur in the hospital, the recognition of

in National Health Insurance which in the end is treated as a reduction in hospital income. If an Accounting treatment approach is taken from making journal of the transaction, it can be explained as follows:

revenues and expenses recorded in the same period or matching one with the same. Others so that the published financial reports are more rational and systematic.

## 5. CONCLUSIONS AND SUGGESTIONS

### 5.1. Conclusion

1. In recording income for financial statements, the Bogor UMMI hospital has used the Accrual Basis method in accordance with statement of Financial Accounting Standards 23 concerning Income, income is recognized when the billing or invoice for patients is issued. Recognition of UMMI Bogor hospital income consists of outpatient income and inpatient income for general patients and National Health Insurance patients where the contribution of income from National Health Insurance patients is greater than general patients.
2. Recognition of hospital income from National Health Insurance patients using the regular rate value of the current general hospital master rate, resulting in a difference with the INA-CBG's National Health Insurance rate where the value of the National Health Insurance difference greatly affects the value of hospital income.
3. The results of the analysis show that there is a correction to the income recorded in the National Health Insurance Difference account where the loading is different for the period from the revenue recognition, so it is not in accordance with the principle of matching cost against revenue.
4. From the results of the analysis, the implications of the feedback period for hospital claims to National Health Insurance cause medical service charges to be recorded on a cash basis or not in accordance with the recording period of their income which shows that they are not in accordance with the principle of matching cost against revenue.

### 5.2. Suggestion

- 1) With the two applicable rates, namely the regular hospital rate and INA-CBG's National Health Insurance, the hospital management should

calculate the correct unit cost and cost of treatment for each action in its medical services so that they can find out whether the INA-CBG's package rates are already cover the costs incurred by the hospital.

- 2) With the contribution of income from National Health Insurance patients that is greater than the general patient's income, the hospital management should organize a separate accounting process to accommodate the implementation of the Matching Cost Against Revenue principle and get a comprehensive and accurate solution, so that the right recording treatment can be determined for the patient National Health Insurance.
- 3) In order for the Matching Principle to be applied in accounting records, the hospital management should make a policy to estimate corrections from National Health Insurance based on historical data and recorded in the same month as the recording of income, so that the Accrual Basis recording method can be applied consistently in accordance with the Accounting Standards.
- 4) Medical service expenses which include the services of doctors, nurses and other medical teams whose records are not in accordance with the matching principle due to the National Health Insurance feedback period so that it is accrued based on historical data by referring to policies from hospital management. 4. The same research

can be carried out at other hospitals that serve National Health Insurance patients with a larger income contribution than general patients so that the problem of the gap between regular hospital rates and INA-CBG's National Health Insurance rates can get a comprehensive and accurate solution so that the recording treatment can be determined.

## REFERENCE

1. Hongren, Charles T, Harrison, Walter T. Accounting. First Volume, Seventh Edition. Jakarta: Erlangga Publisher; 2007.
2. Kieso DE, Weygandt JJ, Warfield TD. Intermediate Accounting. Jakarta: Erlangga; 2016.
3. Beechy TH. Does full accrual accounting enhance accountability? The Innovation Journal: The Public Sector Innovation Journal. 2007;12(3):1-8.
4. Mulyadi. Accounting System. Jakarta: Four Salemba. Soemarso. Accounting an Introduction. Jakarta: Four Salemba; 2008.
5. Indonesian Accountants Association. Indonesian Accounting Standards. Jakarta: Four Salemba; 2015.
6. Belkaoui, Ahmed. Accounting Theory. Second Edition First Volume. Translation of Herman Wibowo and Marianus Sinaga. Jakarta: Erlangga; 2004.