

## PARTICIPANT ROLES AND PROCESS TYPES IN ENGLISH HEALTH INSURANCE FORMS

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**Abstract:** The paper reports on a study that investigated about the English health insurance claim form with content analysis and the systemic functional approach for the purpose of identifying process types and participant roles. According to Systemic Functional Linguistics, the experience is a process that shows “*what’s going on*” and “*who is involved*”. Thus, the experience is represented by a clause. The data consisted of 313 clauses from 5 English health insurance claim form. Results revealed five types of process, they are material, verbal, relational, mental, and existential process. Results revealed 62,9 % material process, 5,1% verbal process, 2,2% mental process, 21,4 % relational process, dan 0,9% existensial process. It means every process represents the primary elements and shows the actions.

**Key words:** *clause, giving and demanding, process types*

### BACKGROUND

Form, as a transactional tool which public use for some requirements, has components to be analyzed. Form is a trasactional text. The form has a goal to reach the purpose, that is recording the data. The roles of company and the member in the form shows there is a transaction between them. For instance, the company as a writer, and the member as an audience/a reader has a relationship to do the transaction. The transaction is not about finance, it is actually about an exchange of information. As Halliday (2014) states “*the commodity being exchanged into goods and services, and information*”. To be known, the transaction in the health insurance claim form uses language to exchange the commodities. Language express human’s experience, and the clause is a real form of language. The experiences which occur in the health insurance claim form are seen by the clauses.

Text is a semantic unit (Eggin, 2005). While, clause is organized by interactive events between the writer and the audience. (Halliday, 2014, p.106). Clause brought the phenomenon “*what’s going on*” and “*who is involved*”. By Systemic Functional Linguistics (SFL), the structure of clause consists of two components, such as verbal group which represents the process , and noun group which represents participant. Noor,

et.al (2015) said about the SFL is an approach to analyze the language. Wachidah (2010, p.202) states SFL is functional approach which can analyze language as its function. She added that text as a language form consists of the configuration among syntax units, called clauses. She reveals clauses on newspaper texts use material process with the highest score 49,5%. Ong'onda (2016) reveal the headline of 24 newspaper contain material and relational process which indicates the whole process of terrorism is concerned with actions and events. As Thompson (2014, p.92) notes that clause function can affect people action. It means clause carries meaning from the experiential perspective: clause is about an action. Feng and Liu (2010), who has identified Obama's speech, found the clauses influence and give meaning to the listeners to act something.

Halliday (2014) said there are three components of clause, such as noun group, verbal group, and adverbial group. Bakuuro (2017, p.213) states "*the process is an embryo*". It is the most important on with or without clause. He adds process is followed by the participant (which made by subject and object) and then the circumstances (made of adjunct and adverbs). Sujatna (2012) argues that every clause in English represents one process. Haratyan (2011, p.261) mentioned the process of human experience is the process of semantic (doing, happening, feeling, sensing, saying, behaving, and existing) and it classified into material, relational, mental, verbal, behavioral, and existential processes. Then, Ngongo (2016, p.136) says experiential meaning is realized by transitivity system, which found the process. He adds by quoting Kazemian (2013) that "*nominalization is the content of the process and information.*" Nominalization can increase the information of nominal group. Koutchade and Loko (2016) states people use language for their interaction. There are four clause functions in communication such as make statements, commands, questions, and offers in their conversation. They use it to make their interaction has more meaning. As Halliday (2014, p.30) states that the ideational metafunction is that language is an action. It is related to human experiences. He adds that clause represents the experience (clause as representative). Zhao and Zhang (2017) states the theories of transitivity system play an important part in the ideational function. Transitivity systems manage six process, such as material, relational, verbal, mental, behavioral, and existential. Ezeifeke and Ogbazi (2014) found clause as exchange: interrogative and imperative clauses in the literary text. There is something can be done by language. As if people use language and then they do something.

The research uses text as a research object. The focus of the research is English health insurance claim form text, and the sub focus of the research is types of process. The research question is how the participant roles in the health insurance claim form?; and what are types of process in the health insurance form?

## **METHOD**

This research is qualitative research uses content analysis with systemic functional approach. The data are clauses from 5 health insurance claim forms.

### **Data Collection**

There are 313 clauses of 5 health insurance form (the range is about 50-60 clauses per text). The form is chosen to be the object of the research because the form is used by public, and the form has a various process. Then, collecting the data by making them into number of clause, classification of conjunction, and clause. One clause

represents one process. For example, in the text no. 1 (PT. Reliance Indonesia) with number of clause 1-1 until 1-66. This table 1 shows the texts and the clauses:

**Table 1. The Data**

No.	The kind of Actions	Name of Insurance Company					The total of Clause
		PT. Asuransi Reliance Indonesia	PT. Asuransi Allianz Indonesia	PT. Asuransi FWD Group	PT. Sun Life Financial	PT. Chubb Insurance International	
<b>Demanding Action</b>		<b>Clause</b>					
1.	Demanding information from the member	33	35	11	41	16	136
2.	Demanding services from the member to declare	10	18	10	12	4	54
3.	Demanding goods and services from the member	1	-	-	-	2	3
4.	Demanding information from the doctor	12	-	14	3	62	91
5.	Demanding good and services from the doctor	1	-	3	-	1	5
6.	Demanding goods and services from the hospital/clinic	1	-	-	-	-	1
<b>Giving Action</b>		<b>Clause</b>					
7.	Giving information to the member	7	3	2	-	8	20
8.	Giving the information to the doctor	1	-	1	-	1	3
<b>The total of Clause</b>		66	56	41	56	94	313

## Analyzing the Data

Identifying the data by analyzing the unit of clause by gathering them to the column so that all clauses seen by its part. The column consist of number of the clause, conjunction, participant, process, and circumstances. For known, the noun represents participant, verbs represents process, and adverbial group/prepositional phrase represents circumstances. For example, the table 2 below shows the material process:

**Table 2. Material Process**

No	No. Klaus	Conj.	Phatic	Circ.	Actor	Process	Goal	Recipient	Circ.
1.	1-1				(by) member	must be completed	this claim		in full
2.	1-2				(by) member	(must be) signed	(this claim)		
3	1-3	and			(by) member	(must be) received	(this claim)	PT Asuransi Reliance Indonesia	within 30(thirty) days after the date of services with actual data
4.	1-5		please		(member)	complete	this claim		
5.	1-5				(by) Attending Physician	(must be) signed	(this claim )		
6.	1-6					(must be) completed			with physician SIP number

## FINDINGS AND DISCUSSION

### Participant Roles in English Health Insurance Claim Form

According to 5 claim forms, there are many *command* stated by only the *noun phrase*. It means the clause is not only shown by complete verbal group and noun group, and adverbial group. There is a omission in the clause. The research of language for business shows that noun group shows the demand (Schmeid, 2004). For example, in the noun phrase:

*Policy Number* : .....  
*Card Number* : .....  
*Insured's Name* : .....  
*Patient's Name* : .....  
*ID Number* : .....  
*Formal Address* : .....

We can see those noun phrases are to be filled by the audience. It means those noun phrases are **command**. Then, the complete clauses of those noun phrases are:

Policy Number **is to be completed with** (Policy Number)

Card Number	<b>is to be completed with</b>	(Card Number)
Insured's Name	<b>is to be completed with</b>	(Insured's Name)
Patient's Name	<b>is to be completed with</b>	(Patient's Name)
ID Number	<b>is to be completed with</b>	(ID Number)
Formal Address	<b>is to be completed with</b>	(Formal Address)

From the table, the use of verb constructin (*be + to be + past participle*) means the passive voice which has meaning as a **command**. The analyzing of clause is:

Policy Number <b>(noun)</b>	<b>is to be completed with</b> <b>(verb)</b>	(Policy Number) <b>(noun)</b>
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There are one clause with one process, and two nouns of one clause. This shows that the first noun is **identified**, and the second noun is the **identifier**. The process of the clause is relational process. The identifying relational process can be reversible, while the attributive relational process is not reversible. The attributive relational process, can be seen at a *check list point* which is written on the form, for example:

The medical care program benefit	(is)	a part of employees health
<b>(carrier)</b>	<b>(process)</b>	<b>(attribute)</b>

For those *check list* choice, the cluase is not reversible. The attribute explain the carrier. Martin, et. al (1997); Eggin(2003); Halliday and Matheissen (2014); Kazemian (2013); Bakuuro (2017) states there are six process which shown the experience of human, the type of process are material (*doing*), verbal (*saying*), mental (*feeling*), relational (*relating*), beahvioral (*behaving*), and existential (*existing*).

Forms as public texts in conveying information, of course making the reader do something *for* an action. The command shown in the form is visible from the verb. In SFL, verbs represent the process stated in the clause. Analysis of 313 clauses found various types of processes, such as processes (1) material, (2) verbal, (3) mental, (4) relational, and (5) existential. The results of the analysis of process types showed 62,9% material processes, 5,1% verbal processes, 2.2% mental processes, 21.4% relational processes, and 0.9% existential processes. It is shown on the table 3:

**Table 3. Types of Process**

<b>Process</b>	<b>Total of Process</b>	<b>Percentage</b>
Material	197	62,9 %
Verbal	16	5,1 %
Mental	7	2.2 %
Relational	67	21,4 %
Existential	3	0,9 %

The *findings* in the table above show that insurance claim forms are general text in conveying information in the form of actions (through material processes), for accurating the data in form (through verbal and relational processes), and involving the

thoughts of members (through mental processes), and information submitted through forms.

In one clause *there* is one verb involving one and or several participants. If there are two successive verbs, the first verb explains a process that is happening in the second verb. For example, clause 4-2 - 4-3 in text no. 4:

*Please ensure to complete the mandatory requirements.*

In the sentence above, there are two clauses that represent two processes, and one participant *in* the same. The participant that is applied in the clause is (**you**) as a customer. Clause 4-2, please (**you**) *ensure to* represent the mental process, namely the senser, you, and the phenomenon (process), which is ensuring. Clauses 4-3, (**you**) *complete the mandatory requirements*, which represents the material process, because the participant (**you**) takes action, namely completing the requirements. Another example, four clauses that represent four processes, namely in clauses 4-44 - 4-47:

*I have read, understood, answered, and filled in all the questions above with the honest truth, complete, and in accordance with actual circumstances.*

Clause 4-44 clause "*I have read in all the questions above with the honest truth ...*" which represents the material process, in the process of reading (*read*) done by the actor (*actor*), namely I. Then followed by the next clause with the same participants. The use of conjunctions and in each comma signifying the next clause. Therefore, clause 4-45 "(I have) understood in all the questions above ..." which represents the mental process, namely the senser (I), and the phenomenon (process), with cognitive process namely understanding (understood).

Clause 4-46 "(I have) answer in all the questions above ..." represents the verbal process, which is indicated by verbal answer (answer), and the speaker (sayer) that is (*I/the member*). Clause 4-47 "*(I have) filled in all the questions above ...*" which represent the material process, in the process of filling (filled) carried out by the actor (actor) namely I. The word "**have**" as an Finite verb for **I** is omitted because there conjunction, pointed by "comma (,)". The words are located before the verb that contains *the meaning of polarity* such as *do not (do not)* as stated in clauses 4-4 and 4-6, namely:

*(4-4) Please do not sign this form field blank;*

*(4-6) Please do not remove your answer in any way.*

In two clauses 4-4 and 4-6, the *do not* does not act as *a verb*, because the word *do not* is an auxiliary verb.

## The Types of Process in English Health Insurance Claim Form

### 1. Material Process

The five forms analyzed showed 197 material processes (62,9%). In the material process, participants are referred to as actors (*actors*), goals (*goals*), situations (*circumstances*), recipients (*recipients*), and recipients of services (*clients*).

Of the five texts of the same type, namely insurance claim forms, involving the actor (*actor*) to take action, the verbs that appear to have similarities are such as *completing, filling, signing, attaching*, and others. In text No. 1 (claim form PT. Asuransi Reliance Indonesia) the use of verbs, such as *completed, signed, received, completed, stamped, paid, financed, processed, and attached*.

In text no. 2 (claim form PT. Asuransi Allianz Indonesia) the use of verbs, such as *provide, collect, give, and attach*. In text no. 3 (claim form PT. FWD Group Indonesia) the use of verbs, such as *completed, attached, and addressed*. In text No. 4 (claim form of PT. Sun Life Insurance CIMB) the use of verbs, such as *completed, signed, signed, deleted, filled in, confirmed, completed, stated, agreed, crossed, deleted, added, approved, understood, answered, and attached*. In text no. 5 (PT Chubb Insurance's claim form) the use of verbs, such as *filled out, completing, attaching, stating, signing, and filling out*.

Verbs which is stating material processes are verbs finite, active voice and passive voice.

- 1) Finite verb is found about 5 times. They are followed by politeness "*please*", such as:

*"Please fill this form by using CAPITAL letter"* (Data 4-10)

*"please cross out the paper to be corrected."* (Data 4-8)

- 2) Passive voice is found 172 times. It shown by the verbs such as *be processed, be stamped, be received, be filled, be calculated, be made, be signed, and be completed*. For example:

*"(this claim form must be) signed* by the eligible member of Policy Holder." (Data 1-2)

*"This claim must be completed in full,"* (Data 1-1)

*"Policy Number:.... (is to be completed with) (Policy Number)"* (Data 4-14)

*"Card Number:.... (is to be completed with) (Card Number)"* (Data 4-15)

Then the verbs, such as *be submitted, be insured, be used, be admitted* that needs some object after the verbs. For Example :

*"any claim shall be submitted to PT FWD Life Indonesia (FWD Life) within 30 days from treatment date."* (Data 3-11)

- 3) Active voices that show material process revealed 20 times. The process are *giving, getting, paying, processing, examining, providing, collecting, attaching, entering, and adding*. For example:

*"I will pay the excess of the benefit."* (Data 1-59)

*"(I hereby authorize) PT. Asuransi Allianz Life Indonesia to gather further information / medical records from the Hospital"* (Data 2-5)

*"enter the desired answer"* (Data 4-9)

“and **add** your signature.” (Data 4-10)

## 2. Verbal Process

The five forms analyzed showed 16 verbal processes (5.1%). The verbal process is the statement of the person who is the source of the data. The verbal process involves the participants referred to as *informants (sayer)*, *things that are stated (verbiage)*, *statements reported (reported)*, and *statements quoted (quote)*. Of the five texts of the same type, namely insurance claim forms, involving information sources (sayer), the verbs that appear to have similarities, those are *authorizing* and *stating*. In text No. 1 (claim form PT. Asuransi Reliance Indonesia) the use of verbs for giving authorization, informing and stating. In text No. 2 (claim form of PT. Asuransi Allianz Indonesia) the use of verbs for *authorizing* and stating. In text No. 3 (claim form PT. FWD Group Indonesia) the use of verbs for giving declaration and stating. In text No. 4 (claim form of PT. Sun Liife Insurance CIMB) the use of verbs *g uthorizing*, answering, granting, and stating. In text no. 5 (PT Chubb Insurance's claim form) the use of verbs for giving, stating, certifying.

Verbal process of 5 claim form revealed 16 times. For example:

"I **also authorized** PT Asuransi Reliance Indonesia *to get my medical data or my medical recorded*, analyze my claim needed from my health provider / hospital / physician **and** (I **also authorize** PT Asuransi Reliance Indonesia) *to inform the claim or medical care to my working place*" (Data 1-52 - 1-54)

In the two clauses above (Data 1-52 and 1-54) the *authorize* word are mentioned twice, one is omitted.

a. Process Verbal granted and informed followed *by the type of information reported (reported)*. As an example:

"(I **also authorize** PT Reliance Insurance Indonesia) *to inform the claim or medical care to my working place.*" (Data 1-54)

b. Process Verbal *stated and confirmed* that it was followed *by the types of information reported (reported)*. As an example:

"I **declare** *that I have read, understood, and answered all the question above honestly, completely and correctly.*"

## 3. Mental Process

The five forms analyzed showed 7 mental processes (2.2%). Mental processes are processes that occur in thoughts, feelings, and the five senses. The participant involved is called a senser, a phenomenon. Verbs that present the desire to approve and guarantee; which represents cognitive that is understanding. Process *agree* to be stated more than once. For example:

*"I agree that the costs incurred related to health care occur ..."* (Data 2-10)

*"I agree that this Declaration and Power of Attorney to be used promptly."*  
(Data 4-51)

*"(I have) understood (in all the questions above with the honest, complete, and in accordance with circumstances.)"* (Data 4-45)

#### 4. Relational Process

The five forms analyzed showed 67 relational processes (21.4%). The relational process is a process that describes objects / people by mentioning their characteristics, identities, and parts. The participant involved is called the *carrier attribute (carrier)*, *attribute (attribute)*, *identity (identified)*, *carrier identity (identifier)*, *owner (possessor)*, *possessed*. Verbs that represent the relational process are clearly stated and identified in the clause but are completed.

For example:

"This Claim Form **is** only for Outpatient claims," (Data 4-1)

"(This Claim Form) **is** valid for one patient only." (Data 4-2)

"**(Be)** aware of the condition / well being of the insured" (Data 4-49)

#### 5. Existential Process

The five forms analyzed show 3 existential processes (0.9%). Verbs that show an existential process that is the word *occurs* (which is mentioned more than once).

*"If it is caused by accident, when did the accident **occur**?"* (Data 5-29).

According to the research findings, material process is the highest score in English health insurance forms. It means that the roles of participant is important, because the participant is demanded to do many actions through form.

#### The Implication Of The Research Findings To English Learning

The research of Systemic Functional Linguistics provides many benefits for English learning. The object of research is about text. With the SFL approach, it can investigate the root of the text. The analyzing text with SFL revealed the details and meaning of the text. The function of text is also found with SFL. Regarding curriculum 2013 in Indonesia, especially the basic competency for English in Vocational High School require the three component in their basic competence, such as language function, language structure, and language feature. The three components are in area SFL, includes the *giving and demanding actions* which their process in it. Thus, the teachers transfer them to students by their learning style. The form can be a media for leaning interpersonal and transactional text.

## CONCLUSION

The results revealed there are 5 types of process from 5 English health insurance form, the results show 62,9% material process, 5,1% verbal process, 2,2% mental process, 21,4% relational process, and 0,9% existential process. It gives us result that material process is the highest percentage. It means the participant do things based on the demanding actions given by the insurance company on the claim form.

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