

**ABSTRACT****Financial Health Analysis Based On Financial Ratios As The Preparation Of Financial Planning In The Implementation Of National Health Insurance In Mojokerto X Hospital**

The beginning of National Health Insurance (JKN) is a major reformation in health industry, where quality control and cost becomes the key of success of a hospital. The decline in financial health indicated by the decline of liquidity ratio, solvability ratio, turnover ratio and profitability ratio on pre implementation of National Health Insurance become the fundamental reason that financial ratio analysis and preparation of financial planning in the implementation of the next period. This is observational research and case study on Mojokerto X Hospital. Primary data collected by in-depth interview and observation in the research location and secondary data consist of financial reports. The financial reports including Balance Sheet, Income Statement, financial statement of Mojokerto X Hospital from 2009 to 2013, while in 2014 was the first quarter financial statement used as comparison in the era implementation of National Health Insurance. Standard operating procedures related to finance, traffic data from unit Medical Record and monthly performance report in every unit. The result of this research was improvement in the financial condition of Mojokerto X Hospital post-implementation of National Health Insurance indicated by increasing liquidity, decline in productivity, stagnant solvency and increasing profitability. Recommendation from this research are to speed up the flow of cash inflows, perform treatment outflow, improve financial management in both the accounting and finance units, control the purchase and use of inventory and improving productivity through financial planning that facilitate hospital operations..

Keywords: financial health, financial planning, National Health Insurance