

TESIS

**ANALISIS *FINANCIAL HEALTH* BERDASARKAN RASIO KEUANGAN
SEBAGAI UPAYA PENYUSUNAN *FINANCIAL PLANNING*
DALAM IMPLEMENTASI JAMINAN KESEHATAN NASIONAL
PADA RS.X MOJOKERTO**



YUYUN SUHARTIYAS

**UNIVERSITAS AIRLANGGA
FAKULTAS KESEHATAN MASYARAKAT
PROGRAM MAGISTER
PROGRAM STUDI ADMINISTRASI DAN KEBIJAKAN KESEHATAN
SURABAYA
2014**

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**YUYUN SUHARTIYAS
NIM 101214453061**

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TESIS

**Untuk memperoleh gelar Magister Kesehatan
Minat Studi Manajemen Pemasaran dan Keuangan Pelayanan Kesehatan
Program Studi Administrasi dan Kebijakan Kesehatan
Fakultas Kesehatan Masyarakat
Universitas Airlangga**

Oleh:

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SUMMARY

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

In the pre-implementation of National Health Insurance (JKN) in Mojokerto X Hospital, there were declining of financial health in Mojokerto X Hospital from 2010 to 2012 indicated by average reduction in liquidity ratio, such as CR -21,17%, QR -20,48%, cash ratio -52,46%, average solvency : TDR +0,52%, DER +2,51%, LTDR +3,1% while in activity ratio Rto -0,76% and -47,47% on Ito. It is feared that the condition on post-implementation of National Health Insurance give big influence on hospital's financial condition because quality control and cost of providing health insurance has become the fundamental key of hospital's financial condition. So that financial planning becomes a very important thing to do, as an effort to control the quality and cost in implementation of National Health Insurance.

The aims of this research are to develop financial planning in order to improving financial condition in Mojokerto X Hospital. With specific purpose: 1) Calculate the value of financial health of Mojokerto X Hospital based on financial ratio for implementation of National Health Insurance; 3) Simulation determined of financial planning of Mojokerto X Hospital; and 4) Determine the financial planning recommendation for Mojokerto X Hospital.

The type of this research based on the nature of the problem is an observational and case study on Mojokerto X Hospital, with quantitative approach in order to answer problems that have been formulated using financial ratios in financial health. Primary data collected by in-depth interview and observation in the research location and secondary data consist of 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.

Data processing steps are: 1) recapitalize result from observation and in-depth interview; 2) Check comprehensiveness and appropriateness the result from in-depth interview with management and staff related to financial process; 3) Re-check comprehensiveness of observation result on observation questionnaire; 4) Re-check observation result based on research variables; 5) describe and organize all data collected and match with research need; 6) analyze data from financial health analysis on implementation of National Health Insurance; 7) find the gap between identification and analysis result to found strategic issues that will be studied by the researcher; 8) generate data on revenues and costs to be calculated in forecasting assumption making process for input simulation; 9) process data to calculate output and compiled into pro forma financial statements of Mojokerto X

Hospital; 10) calculate financial performance based on output of performance financial statements of Mojokerto X Hospital in forecasting assumption of normal condition, normal condition with inflow treatment and normal condition with outflow treatment ; 11) identify and analyze in order to become strategic issues that will be studied by the researcher to determine recommendations.

Results from this study are: 1) financial health based on financial ratios CR, QR, NWC to TA, IM, TDR, DER, EM, TIE, CCR, Fato, TAto, PM, ROA, ROE, BR on JKN implementation is healthy, being at the cash ratio, RTO, DSR , Ito, DSI and LTDR on JKN implementation is unhealthy; 3) On financial planning simulation of forecast assuming normal use trend conditions Mojokerto X hospitals can earn profits but will experience a shortage of cash ranging from June to November 2014, based on the simulation results using the forecast assumption of a normal trend of financial planning is carried out simulations of forecast with the treatment on the cash inflows (RTO and DSR) resulting in a positive cash and the forecast assumption based on the simulation results using the normal trend then performed simulations of forecast assuming financial planning treatment on outflows (Ito, DSI and repayment of short-term debt) which indicates that the Mojokerto Xhospital will experience a cash shortage from July to October 2014 so that it can be seen that financial planning can not be done if the treatment only on cash outflows

From these result, recommendation for the hospital are: 1) should increase cash inflows through the treatment of cash inflows are acceptable; 2) make a cash outflow treatment; 3) improve financial management in both the accounting and finance units through improve the competency of human resources in the field of finance, make policy in terms firm cooperation with hospitals, create and establish Standard Operating Procedures and completeness of the claim file, set the Quality Control Standards, accuracy priority entry process action of diagnosis for BPJS patients, made in deadline to the file completeness for diagnostic entry measures, shortening the maturity of settlement of accounts receivable, accounts payable Increase the liveliness of the billing payment of claims, to evaluate accounts receivable billing and payment time collaboration, perform removal and make doubtful accounts receivable aging schedule; and 4) inventory control, purchasing and monitoring of drug use by evaluating and monitoring the purchase of drugs and medical devices in accordance with the needs on a regular basis, monitoring the efficiency of the purchase price of drugs and medical devices, arranging drug use costs control with hospital formulary and then inventory control with minimum and maximum stock making

Conclusion of this study on implementation of National Health Insurance are 1) Financial health RS.X Mojokerto based on financial ratios CR, QR, NWC to TA, IM, TDR, DER, EM, TIE, CCR, FATo, TAto, PM, ROA, ROE, BR at JKN RS.X Mojokerto implementation is healthy, while the Cash Ratio, LTDR, RTO, Ito, DSR and DSI shows that the financial health of Mojokerto RS.X is unhealthy; 2) required treatment on financial ratio that shows unhealthy; 3) the hospital should improve the liquidity of the most liquid, to accelerate cash flow that can be received and reduce cash outflows, improving financial management in both the accounting and finance units through competency Human Resources,

make policy decisions in the determination of the terms of cooperation companies to shorten the repayment period of receivables, create and assign completeness SPO claims, set in the Job Quality Control Standards description employees; 4) control the purchase and use of inventory and prepare formulary; 5) financial planning required to facilitate the flow of cash that can be used for hospital operations.



PERSETUJUAN

TESIS

**Diajukan sebagai salah satu syarat untuk memperoleh gelar
Magister Kesehatan (M.Kes.)
Minat Studi Manajemen Pemasaran Dan Keuangan Pelayanan Kesehatan
Program Studi Administrasi dan Kebijakan Kesehatan
Fakultas Kesehatan Masyarakat
Universitas Airlangga**

Oleh:

YUYUN SUHARTIYAS

NIM 101214453061

**Menyetujui,
Surabaya, 06 Oktober 2014**

Pembimbing Ketua

Pembimbing

Dr. Thinni Nurul Rochmah, Dra.Ec., M.Kes. NIP 196502111991032002 **Dr. Widi Hidayat, SE.Ak., M.Si. NIP**

**Mengetahui,
Ketua Program Studi Administrasi dan Kebijakan Kesehatan**

**Dr. Thinni Nurul Rochmah, Dra.Ec., M.Kes.
NIP 196502111991032002**

PENGESAHAN

**Dipertahankan di depan Tim Penguji Tesis
Minat Studi Manajemen Pemasaran dan Keuangan Pelayanan Kesehatan
Program Studi Administrasi dan Kebijakan Kesehatan
Fakultas Kesehatan Masyarakat Universitas Airlangga
dan diterima untuk memenuhi persyaratan guna memperoleh gelar
Magister Kesehatan (M.Kes.)
Pada tanggal 06 Oktober 2014**

Mengesahkan

**Universitas Airlangga
Fakultas Kesehatan Masyarakat**

Dekan,

**Prof. Dr. Tri Martiana, dr., M.S.
NIP 195603031987012001**

Tim Penguji:

Ketua : Widodo J.P., dr., M.S., M.PH., Dr.PH.
Anggota : 1. Dr. Thinni Nurul Rochmah, Dra.Ec., M.Kes.
2. Dr. Widi Hidayat, S.E.Ak., M.Si.
3. Hargo Wahyuono, S.E.Ak., M.Si.
4. Dr. Fitri Ismiyati, S.E., M.Si.
5. Djazuly Chalidyanto, S.KM., M.ARS.

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