

## REVIEW

by Prof. D.Sc. Mariela Deliverska, Ph.D

member of the scientific jury, appointed by Order No. 33/13 January 2026 of the Rector of the University of Insurance and Finance

for the implementation of a procedure for awarding the educational and scientific degree “PhD” based on the public defense procedure of a dissertation on the topic: “Economic Approaches to Ensuring the Quality of Health Services in Bulgaria”, authored by Albena Radeva Keranova

### ***DEAR MEMBERS OF THE SCIENTIFIC JURY,***

The grounds for preparing this review is Order No. 33/13 January 2026 of the Rector of the University of Insurance and Finance, by which the composition of a scientific jury is appointed to conduct a procedure for awarding the educational and scientific degree “PhD” in the field of higher education 3. Social, Economic and Legal Sciences, professional field 3.8. Economics, with candidate Albena Radeva Keranova.

The procedure is carried out in accordance with the requirements of the Act on the Development of the Academic Staff in the Republic of Bulgaria and the Regulations for its implementation, as well as in accordance with the requirements of the internal regulations of the University of Insurance and Finance.

Within the framework of the procedure, with respect to the dissertation, the author Albena Keranova has submitted documentation containing: a curriculum vitae; an abstract (summary) of the dissertation; a list of scientific papers and full-text publications related to the topic of the dissertation; a declaration of originality and authenticity; a report on the fulfillment of the minimum national requirements for awarding the educational and scientific degree “PhD” in professional field 3.8. Economics.

PhD candidate Albena Radeva Keranova has submitted for review a dissertation entitled “Economic Approaches to Ensuring the Quality of Health Services in Bulgaria”, developed under the academic supervision of Prof. D.Sc. Evgeni Evgeniev. The dissertation comprises 152 pages, within which are included two appendices with a total length of 17 pages.

The structure is organized into the following separate parts: an Introduction, four chapters, a Conclusion, and a Bibliographical Reference (list of the used literary and informational sources). The content is arranged as follows: Chapter One (“Approaches to Measuring and Assessing Quality in Healthcare in Bulgaria—Health Policy, Organization and Management”), Chapter Two (“Financing, Models, and Development of Health Insurance in Bulgaria”), Chapter Three (“Analysis of the State of Health Services in Bulgaria”), and Chapter Four (“Challenges, Development Prospects, and Changes in the Model of the Health Insurance System in the Country”).

- ***RELEVANCE OF THE TOPIC AND THE EXPEDIENCY OF THE STATED GOALS AND TASKS***

The relevance of the topic “Economic Approaches to Ensuring the Quality of Health Services in Bulgaria” is indisputable and is determined by several interrelated factors of high public and managerial significance.

First, the Bulgarian healthcare system operates under conditions of persistent resource constraints, demographic pressure (population ageing, chronic morbidity), and rising patient expectations regarding accessibility, safety, and effectiveness of medical services. This makes the issue of quality not only a clinical, but also an economic one, as quality becomes a key instrument for the rationalization of expenditures.

Second, the processes of European integration, the growing role of comparative international assessments, as well as the introduction of digital solutions and accountability standards, increase the need for reliable, transparent, and comparable indicators for measuring and managing quality. In this context, the dissertation is oriented toward a problem with clear practical applicability and high scientific significance for health economics and sectoral policies.

The goal formulated by the Ph.D. candidate - “to develop a system of indicators for measuring and assessing the quality of healthcare in Bulgaria that meets contemporary requirements for efficiency, accountability, and sustainability of the health system” - is clearly defined, adequate to the subject of the research, and appropriately oriented toward an outcome of an applied nature.

The stated goal presupposes integration between the conceptual understanding of quality (structure–process–outcome), the economic mechanisms for incentivizing quality (financing, control, contractual relations, outcomes measurement), and the requirements for public accountability and sustainability.

The tasks set are expedient, logically ordered, and in a direct cause-and-effect relationship with the achievement of the declared goal. They outline a complete research cycle—from diagnosing the national context, through theoretical and methodological substantiation and the selection of indicators, to empirical validation and assessment of the applicability of the developed and presented model.

The study of international practices and models for quality assessment is methodologically justified, as it enables the identification of proven frameworks, indicator sets, and approaches for measurement, comparability, and management. This supports the rationale for the selection of indicators and reduces the risk of conceptual inconsistencies.

Systematizing the main approaches and indicators for measuring quality is a key intermediate step between “what is done” (i.e., the international models) and “what is applicable” (i.e., adaptation to the conditions in Bulgaria). This task has a clear scientific content, and its implementation requires a critical analysis of the indicators with regard to validity, reliability, sensitivity to change, data availability, the cost of measurement, and the risk of undesirable incentives.

Proposing a system of indicators adapted to Bulgarian conditions is the logical outcome of the preceding tasks and represents the direct implementation of the stated goal. What is important here is that “adaptation” presupposes taking into account the institutional framework, information systems, regulatory and financial mechanisms, as well as the possibilities for collecting and interpreting data.

The empirical study of the attitudes and expectations of users and professionals enriches the development of the model by incorporating the perspective of key stakeholders. This is particularly essential for indicator-based systems, which must be not only methodologically sound, but also acceptable, understandable, and usable in practice.

Assessing the possibilities for applying the developed instrument within the framework of national health policy lends completeness to the study and takes the dissertation beyond descriptive analysis toward a managerial and policy contribution.

**The subject matter of the research developed in the dissertation is highly relevant, and the goal and tasks are formulated in a manner that ensures methodological consistency and practical relevance. The goal is achievable and is structurally supported through the implementation of the six tasks, which simultaneously encompass theoretical, comparative, methodological, empirical, and applied policy aspects of quality assessment in healthcare. This creates the prerequisites for the dissertation to contribute both to scientific knowledge in the field of health economics and quality management, and to the formation of a workable toolkit for national health policy.**

- ***CHARACTERISTICS AND EVALUATION OF THE DISSERTATION***

The dissertation entitled “Economic Approaches to Ensuring the Quality of Health Services in Bulgaria” may be characterized as a study of high scientific and practical significance, in which the intersection of health economics, health system governance, and quality management is decisive for the effectiveness and sustainability of public policies.

The research goal—“to develop a system of indicators for measuring and assessing the quality of healthcare in Bulgaria that meets contemporary requirements for efficiency, accountability, and sustainability of the health system”—is clearly formulated and appropriate to the subject area. It is both scientifically oriented (requiring conceptual clarification and methodological substantiation of measurement tools) and practically applied (presupposing an instrument that can be integrated into governance and policy mechanisms).

The tasks set by the doctoral candidate are appropriately selected, logically interconnected, and, to the necessary extent, sufficient for fulfilling the stated goal. The chosen approach to formulating the tasks in the dissertation demonstrates an aspiration for completeness—from diagnosis and a comparative perspective, through methodological systematization and the construction of indicators, to verification of applicability and prospects for implementation. The goal of the dissertation may be considered achieved precisely through the accomplishment of the formulated tasks, which form an overall research logic and substantiate the transition from theory to practice.

The dissertation is characterized by topicality, clear goal orientation, and a logically constructed system of tasks, which enables the attainment of a significant scientific and applied result. The research is aimed at developing a toolkit with the potential to support national health policy through better measurement and assessment of quality, linked to efficiency, accountability, and sustainability. On this basis, the work may be evaluated as scientifically grounded and practically relevant, with prerequisites for contributing both to the theoretical and methodological debate on quality measurement in healthcare and to managerial practice in Bulgarian conditions. If the proposed system of indicators is methodologically well specified and supported by convincing arguments for its implementation, the dissertation has the potential to establish itself as a significant contribution in the field of health economics and the management of quality in health services.

- ***CHARACTERISTICS AND EVALUATION OF THE DISSERTATION ABSTRACT***

The submitted dissertation abstract may be evaluated as substantively relevant, scientifically well argued, and methodologically consistent. It provides a clear and sufficiently complete overview of the goal and tasks of the dissertation, outlines the logic of the research, and highlights its expected scientific and practical contribution—namely, the development of a system of indicators adapted to Bulgarian conditions and the prospect of integrating it into national health policy.

On this basis, the abstract fulfills its functions and supports a positive assessment of the dissertation research.

- ***CONTRIBUTIONS AND SIGNIFICANCE OF THE STUDY FOR SCIENCE AND PRACTICE***

Under contemporary conditions, the quality of health services cannot be viewed solely as a clinical category; it is an economic and managerial category that directly affects cost efficiency, the effectiveness of the care provided, public trust, and the legitimacy of the system. For Bulgaria, this issue is even more acute due to the combination of resource constraints, uneven access, and variability in medical care delivery practices, which makes the need for measuring and managing quality systemically important. From this perspective, the dissertation is thematically relevant, socially significant, and aligned with real managerial needs in the healthcare sector.

An important advantage of the dissertation's stated goal is that it presupposes not merely a descriptive presentation of existing approaches, but the development of a structured system of indicators that enables assessment, comparability, and managerial intervention.

In terms of its scientific characteristics, the work has a clearly expressed interdisciplinary nature and employs tools typical of health economics and health system management.

The analytical component (examining the state of the system and identifying quality-related problems) provides the necessary context and ensures that the proposed solutions are relevant to national specificities.

The comparative component (international practices and models) broadens the horizon of the research and makes it possible to identify approaches with proven effectiveness and recognized methodological robustness.

The methodological component (systematization of indicators and approaches) is decisive for the scientific value of the work, as it focuses on key issues such as the validity and reliability of indicators, the measurability and availability of data, comparability across institutions and providers, as well as the risk of distorted incentives when indicators are used in managerial and financial mechanisms.

The empirical component (measuring attitudes and expectations) contributes to the practical validation of the indicator system and ensures the inclusion of the perspectives of key stakeholders, without which the implementation of such an instrument would be difficult.

The concluding political and managerial component (assessment of possibilities for application) is a sign of the maturity of the research design, as it links measurement to management and raises the question of how indicators can "work" under real institutional conditions.

The dissertation developed and presented by the doctoral candidate Albena Keranova has several substantial merits. First, the topic is chosen in an area of high public sensitivity and managerial need, where scientific work has the potential to become an instrument for better decision-making. Second, the goal is formulated in a specific manner, which allows the results to be verifiable through clearly defined tasks. Third, the tasks are structured so as to minimize the risk of formalism - they require not merely an overview, but a critical systematization and the creation of an adapted model, combined with empirical verification and an assessment of applicability. Fourth, the focus on a system of indicators that meets the requirements for efficiency, accountability, and sustainability is conceptually aligned with modern frameworks for quality management in healthcare, in which quality is a prerequisite for value-based financing, public accountability, and strategic resource management.

- ***ASSESSMENT OF COMPLIANCE WITH THE MINIMUM NATIONAL REQUIREMENTS***

From the documentation submitted within the framework of the procedure, it is evident that the doctoral candidate's work on developing the dissertation and the presented scholarly output are in

compliance with the criteria and the minimum national requirements for awarding the educational and scientific degree “Doctor” in the field of higher education 3. Social, Economic and Legal Sciences, within professional field 3.8. Economics.

- **COMMENTS AND RECOMMENDATIONS**

Based on the dissertation, the following comments and recommendations may be formulated, with an explicitly positive focus, aimed at achieving even greater practical applicability of the study and at the effective use and dissemination of the results obtained. The proposed system of indicators, adapted to Bulgarian conditions, has the potential to become a working instrument for managerial decision-making and for supporting national health policy; therefore, the recommendations are intended to facilitate its broader implementation, sustainability, and recognizability among institutions and the professional community.

I would recommend placing emphasis on the practical integration of the indicator system into existing management processes (such as assessing the effectiveness of internal quality management systems in healthcare facilities, or the administration’s monitoring mechanisms). In this regard, it would be particularly valuable to develop exemplary accountability templates - for example, a concise “template” for assessing the level of quality of activities in a healthcare facility - which would reflect how the results can be used for managerial decisions, rather than solely for statistical reporting.

- **CONCLUSION**

In view of the fulfillment of all legally established requirements for the development and defense of a dissertation for the award of the educational and scientific degree “Doctor,” in accordance with the requirements of the Act on the Development of the Academic Staff in the Republic of Bulgaria and the Regulations for its implementation, and considering the overall assessment of the contributions outlined above, **I give a positive evaluation of the dissertation and propose that the esteemed members of the scientific jury vote in favor of awarding the educational and scientific degree “PhD” to Albena Radeva Keranova in the field of higher education 3. Social, Economic and Legal Sciences; professional field 3.8. Economics.**

9 January 2026

Reviewer: (signature)

Prof. D.Sc. Mariela Deliverska, Ph.D