

REVIEW

by

Desislava Nikolova Koleva-Stefanova, Associate Professor, UNWE, PhD

of a dissertation for the award of the educational and scientific degree of "Doctor"
in the field of higher education 3. Social, economic, and legal sciences,
Professional field 3.8. Economics,
doctoral program in independent form of training, at the Department of Finance and Insurance at the University of Insurance and Finance.

Author: doctoral student Albena Radeva Keranova – enrolled by order No. 133/20.03.2024 as a doctoral student in independent form of training, at the Department of Finance and Insurance of the University of Insurance and Finance

Topic: "Economic approaches to ensuring the quality of healthcare services in Bulgaria"

Scientific supervisor: Evgeni Evgeniev - Prof. Ph.D., University of Insurance and Finance

1. General description of the materials presented

By Order No. 33/13.01.2026 of the Rector of the University of Insurance and Finance, Prof. Boris Velchev, PhD, I have been appointed as a member of the scientific jury for the defense of a dissertation on the topic of **Economic Approaches to Ensuring the Quality of Health Services in Bulgaria** for the acquisition of the educational and scientific degree of "Doctor" in the field of higher education 3. Social, Economic, and Legal Sciences, Professional field 3.8. Economics at the University of Insurance and Finance. The author of the dissertation is **Albena Radeva Keranova**, a doctoral student in independent study at the Department of Finance and Insurance, supervised by Prof. Evgeni Evgeniev, PhD.

The materials submitted by doctoral student Albena Radeva Keranova include the following documents: Curriculum vitae; Dissertation; Abstract of the dissertation; Declaration of originality and authenticity; Certificate of compliance with the minimum national requirements for obtaining a Doctorate degree in professional field 3.8. Economics; List of publications related to the dissertation; Copies of the publications related to the dissertation; List of all publications and participation in scientific forums.

The doctoral student has attached one monograph, two articles on the dissertation topic, and one article on the dissertation topic.

2. Brief biographical information about the doctoral student

Doctoral student Albena Radeva Keranova was born on March 20, 1983. She obtained a bachelor's degree (September 2000 - August 2004) in Transport Technology and Management from the Todor Kableshkov University of Transport. She completed her master's degree in Public Finance at the University of National and World Economy (October 2004 - August 2007).

The doctoral student gained significant practical experience in the following positions: Sales and Service Specialist (Bank Customer Service Officer), Central Cooperative Bank AD, Sofia (2004-2007); Operations Manager (Bank Branch Manager), Central Cooperative Bank AD, Central Branch – Sofia, (2007-2017); Deputy Director, Central Cooperative Bank AD, Central Branch Sofia (2017 – present). In the course of her career development and long-standing management position, Al-Bena Keranova has acquired valuable personal qualities such as:

In the course of her career development and long-standing management position, Albena Keranova has acquired valuable personal qualities, such as: specialized computer skills for the professional use of general-purpose software products; organizational and communication skills; good foreign language skills; teamwork and leadership skills, etc., which are prerequisites for a successful future in research and teaching.

3. Relevance of the topic and appropriateness of the objectives and tasks set

The dissertation is devoted to a topical and socially significant issue related to economic approaches to ensuring the quality of health services in Bulgaria. The research has been developed independently and is distinguished by the application of systematic and critical analysis based on well-selected and justified indicators for measuring and evaluating the quality of healthcare services.

The doctoral student's research objective is consistently and precisely formulated, focused on an in-depth study of the theoretical and methodological foundations of the economic mechanisms for ensuring the quality of healthcare services, with the analysis taking into account the specifics and peculiarities of the Bulgarian healthcare system.

The research objective set out in the dissertation is achieved by solving six main research tasks, namely: 1. Summarizing and critically analyzing the leading contemporary concepts and economic approaches for assessing the quality of healthcare in an international context; 2. Analysis of the regulatory framework, institutional organization, and economic mechanisms of the healthcare system in Bulgaria with regard to quality assurance and management; 3. Conducting an empirical sociological study to determine the attitudes of citizens and medical professionals towards the processes of measuring and assessing the quality of healthcare services; 4. Identification and systematization of key problems and conceptual deficiencies in the current system that limit effective quality

management; 5. Developing a conceptual model for measuring and evaluating the quality of health services, based on the principles of economic approaches and practical applicability; 6. Formulating recommendations and proposals for improving the institutional and regulatory framework of healthcare in the Republic of Bulgaria.

The dissertation provides a detailed and systematic analysis of the state of healthcare services in the Republic of Bulgaria. It presents and interprets the results of a survey that is highly innovative, methodologically sound, and significantly applicable in practice. The study aims to establish and analyze citizens' opinions on the quality of the healthcare system, as well as to identify information needs related to the processes of measuring and evaluating this quality. In the course of the survey, the components of consumer perception of quality and their relative importance are analyzed by specifying the main elements of healthcare quality, thus outlining a conceptual framework for assessing the functioning of the healthcare system.

The author thoroughly analyzes the principles of financing the healthcare system, focusing on the effective provision and distribution of financial resources. The position that financing must meet the actual health needs of the population and ensure the proper functioning of the sector is defended with well-reasoned arguments.

Everything presented so far shows that Albena Radeva Keranova's dissertation is a comprehensive, up-to-date, consistent, and complete scientific study focused on a clearly defined economically significant problem with indisputable scientific and scientific-applied relevance. With the necessary scientific competence, academic approach, and analytical depth, well-founded conclusions and generalizations have been formulated, as well as specific methodological and practical solutions aimed at economic approaches to improving the sustainability of the quality of health services in Bulgaria.

4. Knowledge of the problem

The overall conclusion from the evaluation analysis of the dissertation is that PhD student Albena Radeva Keranova demonstrates very good knowledge of the subject matter on which she is working on her dissertation. This is evidenced by an in-depth and critical analysis of a significant volume of scientific literature, including both classical and contemporary Bulgarian and foreign sources. A well-founded selection of literary sources has been made, which testifies to a systematic approach and ability to navigate the current scientific achievements in the field under consideration. The theoretical framework is clearly structured, highlighting the doctoral student's ability to synthesize different scientific positions and use them as a solid basis for subsequent empirical research. The dissertation presents a scientifically applicable solution to a specific practical problem in the field of healthcare quality, which is of indisputable public importance. The tasks set are consistently

accomplished with adequate methodology and research approaches, using a sufficient amount of systematically presented scientific and empirical information, in-depth theoretical knowledge in the field, adequate awareness, professional training, and knowledge of the Bulgarian institutional framework.

5. Research methodology

In the course of the dissertation research, the doctoral student applies an **integrated interdisciplinary methodology** that combines theoretical, empirical, and analytical approaches and ensures a comprehensive study of the scientific problem under consideration. The methodological framework is tailored to the specifics of the object and subject of the research and is aimed at achieving the set goals and objectives. First, an **in-depth theoretical analysis** of international and national concepts, models, and approaches related to quality and economic efficiency in healthcare is carried out. Through the systematization and critical reflection on scientific publications, reports, and established theoretical propositions, a solid conceptual basis for the study is built. Within the framework of the study, **an analysis of the regulatory framework, statistical data**, expert assessments, and strategic documents at the national and European level was also conducted. This analysis allows us to outline the institutional, regulatory, and economic parameters of the healthcare system's functioning, as well as to identify key problems, deficits, and trends in its development. An essential element of the methodology is the **empirical analysis** carried out through a survey of 248 respondents.

The collected primary data provide an opportunity to examine attitudes, assessments, and perceptions relevant to the quality and effectiveness of health services, as well as to verify the formulated research hypotheses. The study also includes **a comparative analysis of good practices from other European Union member states**, which allows for an objective assessment of national experience in the context of European trends and standards. This approach contributes to the formulation of well-founded conclusions and recommendations for improving practices and policies in the area under consideration. An important result of the **methodology applied is the development of an indicator system** based on economic and social criteria, which serves as a tool for assessing quality and efficiency in healthcare. The indicators are selected and structured in a way that ensures the analyticality, comparability, and practical applicability of the results obtained. The dissertation also uses **SWOT and GAP analysis** to identify strengths, weaknesses, opportunities, and threats, as well as discrepancies between the current state and the desired strategic goals. These analytical tools contribute to a deeper understanding of the research problem and to the justification of the proposed solutions. The research was conducted using **analytical, comparative, inductive, and deductive approaches**, which ensured logical consistency, scientific validity, and methodological

adequacy. The combination of these approaches contributes to the completeness, appropriateness, and reliability of the research and confirms the correct choice of methodology used.

6. Characteristics and evaluation of the dissertation

The dissertation is 152 pages long and includes four appendices. It is structured into the following separate parts: introduction, four chapters, conclusion, and bibliography (literature sources). The content is organized into the following parts: Chapter One (Approaches to measuring and evaluating 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 healthcare services in Bulgaria) and Chapter Four (Challenges, prospects for development and change in the model of the health insurance system in the country), as well as a Conclusion. The list of references at the end of the dissertation contains 47 sources.

The presented dissertation covers the results of a topical and large-scale scientific study, which have the potential to enrich the information base for systematic analysis and decision-making in the field of policies and approaches for the development and improvement of the quality of health services in Bulgaria as a member of the EU. The dissertation, structured in four main parts, shows that the research tasks have been successfully completed and the research objective has been achieved.

7. Contributions and significance of the study for science and practice

The identification and systematization of problems related to the application of economic approaches in ensuring and managing the quality of health services in Bulgaria is an essential prerequisite for improving the health status of the population and raising the overall quality of life. In this context, the doctoral thesis is characterized by a clear theoretical and applied focus, combining in-depth theoretical analysis with empirical research and practical conclusions.

➤ Scientific contributions in the dissertation:

1. Development of an integrated theoretical and methodological framework for assessing quality in healthcare;
2. An economic model for managing the quality of healthcare services has been developed, tailored to the specifics of the Bulgarian system;
3. Scientific justification of the relationship between the structure of financing and the quality of healthcare services;
4. Systematization and classification of quality indicators;
5. Contributions to the field of health economics by identifying financial and management factors that influence quality;
6. Scientifically based study of public attitudes through an original questionnaire survey.

➤ *Applied contributions in the dissertation:*

1. An original survey with practical value has been conducted;
2. A practical economic model for quality management has been developed, which can be integrated into national strategies and management programs;
3. Specific proposals for reforms at the national level have been formulated;
4. A structure has been created for the introduction of a national system of quality indicators that can be directly applied in the development of a standardized control and reporting system;
5. Solutions for electronization and digital control have been proposed;
6. A framework for human resource management in healthcare has been developed;
7. Measures to improve financial sustainability and resource optimization have been proposed.

Based on the refinement of the dissertation, it can be concluded that the results obtained and the recommendations formulated therein have potential applicability and can be used as a scientific basis and expert guideline in the development, updating, and improvement of future policies and strategies aimed at optimizing economic mechanisms for ensuring quality in healthcare in Bulgaria. updating, and improving future policies and strategies aimed at optimizing the economic mechanisms for ensuring quality in healthcare in the Republic of Bulgaria.

8. Assessment of publications related to the dissertation

For the purposes of awarding the educational and scientific degree of "Doctor", doctoral student Albena Radeva Keranova has presented an independent monographic work - "Our Health is a Common Concern" ISBN 978-619-04-0605-1, published in September 2025; one article - "We All Personally Encountered Covid," VUZF Review, vol. 10, no. 1/2025. Sofia: UZFA Publishing House, pp. 48-54; second article: - "Economic Approaches to Ensuring Quality Healthcare Services in Bulgaria: Problems and Solutions," Management in Business and the Public Sector, issue 7/December 2025, pp. 64-72.

The publications presented are on topics that are extremely relevant to the country. They have been developed independently, supplementing and enriching the conceptual framework of the issues studied, and applying critical analysis of significant sources and foreign experience in the areas mentioned. The scientific output of doctoral student Albena Radeva in the field of the healthcare system reveals her consistency and determination as a scientist with a clear focus on scientific interests and research. The publications can be assessed without hesitation as being of a high scientific standard. They have been presented to the scientific and wider community in authoritative scientific publications and have received positive evaluations from various academic institutions.

The overall conclusion is that the candidate has contributed a sufficient volume of precise and up-to-date scientific work, which in terms of type and content fully corresponds to the subject matter of the dissertation.

9. Assessment of compliance with minimum national requirements

The submitted scientific output and the package of official competition documents are legally compliant for the purposes of assessment and decision-making in the dissertation defense procedure. I have not found any formal omissions or non-compliance with the regulatory academic rules in the announced procedure. With the specific evidence submitted, doctoral student Albena Radeva fully proves compliance with the minimum national requirements.

10. Personal contribution of the doctoral student

In accordance with the requirements of Article 53, paragraph 1, item 5 of the Regulations for the Implementation of the Law on the Development of Academic Staff in the Republic of Bulgaria, there is no proven plagiarism in the scientific works of the candidate in accordance with the established legal procedure. The scientific works presented have been independently and meticulously developed by the doctoral student Albena Radeva.

11. Abstract of Dissertation

The Abstract of Dissertation accurately, systematically, and concisely reflects the content, structure, and main findings of the dissertation on "Economic Approaches to Ensuring the Quality of Healthcare Services in Bulgaria." It clearly formulates the object and subject of the study, focusing on the economic mechanisms, instruments, and models for quality management and assessment in the healthcare system in a national context.

The Abstract of Dissertation aim and objectives of the dissertation research are logically linked and adequately aligned with the current challenges facing the Bulgarian healthcare system, including resource constraints, cost efficiency, and the need to improve the quality of and access to healthcare services. The convincingly argues the significance of the research in both theoretical and practical terms.

The theoretical part of The Abstract of Dissertation presents a targeted and critical analysis of key economic theories, concepts, and models related to healthcare management and financing, quality economics, and healthcare service evaluation. A review of contemporary international and national scientific research and good practices is provided, which allows for a clear positioning of the dissertation within the framework of existing scientific knowledge.

The research methodology is clearly formulated and scientifically justified. The economic, statistical, and analytical methods used are adequate for the set goal and tasks and allow for valid and reliable results. The Abstract of Dissertation clearly presents the main stages of the empirical

research, as well as the relationship between the data analysis, the assessments made, and the conclusions formulated regarding the quality of health services in Bulgaria.

A significant merit of The Abstract of Dissertation is the clearly structured and well-argued presentation of the scientific and applied scientific contributions of the dissertation. They are formulated in concrete terms and reflect the doctoral student's original contribution, including the development and testing of economic approaches, models, or tools for assessing and improving the quality of health services, as well as the formulation of practical recommendations for health policy and sector management.

The Abstract of Dissertation has been prepared in full compliance with the requirements of the applicable regulatory documents and internal regulations for obtaining the educational and scientific degree of "doctor." The requirements regarding volume, structure, and content elements have been met, and the language is scientific, precise, and terminologically correct.

In conclusion, it can be reasonably concluded that The Abstract of Dissertation has been prepared in accordance with the requirements of the relevant regulations and adequately reflects the main scientific results, conclusions, and contributions achieved in the dissertation on "Economic Approaches to Ensuring the Quality of Health Services in Bulgaria." It clearly presents the scientific value, originality, and practical significance of the research and fully fulfills its functions as an independent summarizing scientific document.

12. Critical remarks and recommendations

I have no critical remarks regarding the scientific output presented by doctoral student Albena Radeva Keranova.

13. Personal impressions

I believe that Albena Keranova possesses a high degree of responsibility and academic integrity. Her interaction with her supervisor and the academic community is characterized by professionalism, integrity, and respect for established academic standards. Overall, the doctoral student possesses the necessary personal and professional qualities for successful development as a young scientist and expert.

14. Recommendations for the Future Use of the Dissertation Contributions and Results

The overall conclusion of the evaluative analysis of the dissertation is that, in terms of its research thesis, scope, subject, object, objectives, tasks, methodology, coverage, content, depth, and achieved results within the specific thematic field, it possesses the qualities of a scholarly research work. It presents a genuine scientific and applied solution to a specific practical problem of indisputable public significance. The set objectives have been consistently achieved through appropriate methodology and research approaches, using a sufficiently extensive and systematically presented body of scientific and empirical information, demonstrating in-depth theoretical knowledge in the

relevant field, adequate awareness, professional competence, and familiarity with both Bulgarian and English-language literature in the thematic area of the dissertation. The results of the scientific study could be highly useful and may serve as a basis for the development of future policies in this field.

CONCLUSION

The dissertation contains clear scientific, scientific-applied, and applied results that constitute an original contribution to science and fully comply with all requirements of the Act for the Development of the Academic Staff in the Republic of Bulgaria and the Regulations for its Implementation. The presented materials and dissertation results fully meet the specific requirements of the Regulations for the Admission and Training of Doctoral Students at the University of Insurance and Finance.

The dissertation demonstrates that the doctoral candidate, Albena Radeva Keranova, possesses in-depth theoretical knowledge and professional skills in Professional Field 3.8. Economics, while also demonstrating the qualities and abilities necessary for the independent conduct of scientific research.

In view of the above, I confidently give my positive assessment of the conducted research presented in the reviewed dissertation, abstract, achieved results, and contributions, and propose to the esteemed Scientific Jury to award the educational and scientific degree of *Doctor* to Albena Radeva Keranova in Higher Education Area 3. Social, Economic, and Legal Sciences; Professional Field 3.8. Economics; doctoral program in an independent form of study, at the Department of Finance and Insurance of the University of Insurance and Finance.

02.02.2026 г.

Reviewer: Associate Professor Desislava Koleva- Stefanova, PhD