

OPINION

by Assoc. Prof. Dr. Rumen Georgiev Erusalimov,

Associate Professor at the D. A. Tsenov Academy of Economics – Svishtov

on a dissertation thesis for awarding the educational and scientific degree “**Doctor**”

in Higher Education Area 3. Social, Economic and Legal Sciences

Professional Field 3.8. Economics

Author: Albena Radeva Keranova

Topic: “Economic Approaches in Ensuring the Quality of Health Services in Bulgaria”

1. General description of the submitted materials

By Order No. 33 of 13.01.2026 of the Rector of the University of Insurance and Finance, Corresponding Member Prof. Dr. Boris Velchev, I have been appointed as a member of the scientific jury for ensuring the procedure for the defense of a dissertation thesis on the topic “Economic Approaches in Ensuring the Quality of Health Services in Bulgaria” for acquiring the educational and scientific degree “Doctor” in Higher Education Area 3. Social, Economic and Legal Sciences, Professional Field 3.8. Economics. The author of the dissertation thesis is Albena Radeva Keranova – PhD candidate at the Department of Insurance and Social Security.

The materials submitted by PhD candidate Keranova include documents according to the presented description: dissertation thesis; abstract of the dissertation thesis; declaration of originality and authenticity; certificate for fulfillment of the minimum national requirements for acquiring the educational and scientific degree “Doctor”; list of publications on the topic of the dissertation thesis; autobiography.

The PhD candidate has submitted one study and two articles, by which she fulfills the national minimum requirements for acquiring the educational and scientific degree “Doctor” (35 points, with a required minimum of 30 points) with regard to scientific publications.

2. Brief biographical data about the candidate

The candidate for acquiring the educational and scientific degree “Doctor” holds a diploma for completed higher education at Bachelor’s degree level in the specialty “Technology and Transport Management” from Todor Kableshkov Higher Transport School and a diploma for completed higher education at Master’s degree level in the specialty “Public Finance” from the University of National and World Economy – Sofia, by which she fulfills the requirements for training in the educational and scientific degree “Doctor”. The professional career of Albena Keranova up to the present moment is entirely related to Central Cooperative Bank, which speaks of loyalty to the institution on the one hand, and of the attitude of the institution towards her and her qualities, on the other. At the bank she has consecutively held the following positions: Bank Customer Service Officer; Bank Branch Manager; and Deputy Director of CCB AD.

3. Characteristics and evaluation of the dissertation thesis

The dissertation thesis has a total volume of 152 pages and contains an introduction, four chapters, a conclusion, a list of references used, a list of abbreviations used, and four appendices.

In the introduction, the relevance of the considered topic is substantiated, the main objective of the research is formulated, and the scientific tasks for implementation are described.

The first chapter is of a pronounced theoretical character. It begins with a theoretical justification of categories such as health, public health, health policy, and health protection. Subsequently, the research proceeds to examine the main moments in the national health strategy, the issue of healthcare quality is raised, and various definitions provided in specialized literature are reviewed. Here, for the first time in the dissertation thesis, the issue of measurement and evaluation of healthcare quality is raised, which directly corresponds to the main objective of the research. The regulatory framework, the organization and management of the national healthcare system, and the evolution of the practice of measuring and evaluating healthcare quality in our country are examined.

The second chapter is of a pronounced descriptive character. It begins with a brief historical retrospective of the methods for financing healthcare in Bulgaria, the functions and role of the National Health Insurance Fund, the financial condition of the healthcare system, as

well as attempts to implement reforms, with a view to its improvement. Attention is deserved by the identified, based on opinions of authors from the used literature sources, main problems in the development of healthcare in Bulgaria (pp. 53–56), as well as the proposed three-pillar model for health insurance, similar to the model used at present in pension insurance (pp. 66–68).

The third chapter is of a practical-applied character. In it, the main contributions of the author can be sought. The research in this chapter is based on a conducted survey among citizens and medical specialists with regard to the quality of healthcare in the country. As a result of this, the necessity of creating a system for measurement and evaluation of healthcare quality has been identified. A substantial support (over 80% of respondents) for the creation of such a system has also been established.

The fourth chapter is of a practical-applied character. It begins with outlining the challenges facing the organization, management, and financing of the healthcare system in Bulgaria. The following are established: shortage of personnel; insufficient financing of preventive activities; inequality in access to health services; limited role of the patient in relation to their treatment. Special attention in the chapter is paid to digitalization in the field of healthcare. The advantages of the electronic health record and the electronic health card are presented. The chapter concludes with proposals regarding improvement of the quality of health services through financial incentives and sanctions for the respective healthcare establishments, depending on the indicators for the quality of the service offered by them.

4. Contributions and significance of the research for science and practice

The main contributory moments and original ideas of the author originate from the conducted survey research, through which the main attitudes of citizens and medical specialists regarding the necessity of assessment of healthcare quality have been identified. Therefore, they may be qualified as applied contributions. As such, the following may be defined:

1. The identified main problems facing Bulgarian healthcare.
2. The model proposed by the author for quantitative evaluation of the quality of health services through the construction of a system of indicators.
3. The argumentatively made proposal for linking the financing of healthcare establishments with the quality of the services offered by them.

5. Evaluation of the publications on the dissertation thesis

A total of three publications are presented: one book (published by the author herself) and two articles published in editions of the University of Insurance and Finance. Of these, only the article “Economic Approaches in Ensuring the Quality of Health Services in Bulgaria: Problems and Solutions”, published in the journal “Management in Business and the Public Sector” of the University of Insurance and Finance, is directly related to the dissertation thesis. It reflects the most essential part of the proposed dissertation work, namely the results of the conducted survey regarding the necessity of measuring healthcare quality in our country.

6. Evaluation of fulfillment of the minimum national requirements

The candidate has submitted a certificate from which it is evident that she fulfills the minimum national requirements for acquiring the educational and scientific degree “Doctor” in Professional Field 3.8. Economics.

7. Abstract

The abstract of the dissertation thesis on the topic “Economic Approaches in Ensuring the Quality of Health Services in Bulgaria” submitted by the PhD candidate has a volume of 57 pages and is structured in six parts. It presents the main results achieved in the dissertation research. The abstract contains all required requisites, and at its end a declaration of originality is attached.

8. Critical remarks and recommendations

In my opinion, the main weakness of the dissertation thesis is the excessive differentiation of the research within the respective chapters. For example, within a first chapter of 23 pages, seven paragraphs and nineteen subparagraphs are included. The same, to a large extent, applies to the other chapters of the dissertation thesis. In some cases, individual paragraphs contain only two or three sentences.

CONCLUSION

The presented dissertation thesis has a completed form and good logical consistency. Sufficient contributory moments and original ideas of the author are established. The used literature sources are cited correctly and appropriately. The noted weaknesses do not significantly reduce its quality. All this gives me grounds to express my positive opinion regarding the presented for review dissertation thesis on the topic “Economic Approaches in

Ensuring the Quality of Health Services in Bulgaria” and to give my vote “IN FAVOR” of awarding the educational and scientific degree “Doctor” to Albena Radeva Keranova.

30.01.2026

Prepared the opinion:

Assoc. Prof. Dr. Rumén Erusalimov