

SCIENTIFIC OPINION

by Prof. Dr. Stanislav Dimitrov

professor at the University of Insurance and Finance

of a dissertation for the award of the educational and scientific degree "**Doctor**"

in the Field of Higher Education 3. Social, Economic and Legal Sciences

Professional Field 3.8. Economics

Author: Albena Keranova

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

1. General description of the materials presented

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 am appointed as a member of the scientific jury for ensuring a procedure for the defense of a dissertation on the topic "Economic Approaches in Ensuring the Quality of Health Services in Bulgaria" for the acquisition of the educational and scientific degree "Doctor" in the Field of Higher Education 3. Social, Economic and Legal Sciences, Professional Area 3.8. Economics, Doctoral Program "Finance, Insurance and Security". The author of the dissertation is Albena Keranova. The scientific supervisor is Prof. Dr. Evgeni Evgeniev.

By decision of the scientific jury of 13.01.2026, I have been appointed to prepare an opinion on the candidate's works within the framework of this procedure.

The materials submitted by the candidate Albena Keranova include the following:

1. dissertation;
2. abstract of the dissertation;
3. declaration of originality and reliability;
4. reference for the fulfillment of the minimum national requirements for acquiring the educational and scientific degree "doctor" in the professional field 3.8. "Economics";
5. list of publications;
6. copies of publications;
7. brief biographical data.

The doctoral student has not submitted an independent reference to the contributions. The author indicates the contributions in the abstract on pp. 52-54 and on pp. 128-129 in the dissertation.

2. Brief biographical data about the candidate

The PhD student Albena Keranova holds a Master's degree in Public Finance from the University of National and World Economy, Sofia. The candidate holds a Bachelor's degree in Transport Technology and Management from the Higher School of Transport "Todor Kableshkov", Sofia.

Albena Keranova has significant experience in practice. For approximately 22 years, she has held various management positions in a large bank.

3. Characteristics and evaluation of the dissertation work

In the presented dissertation, the author has correctly and clearly substantiated the relevance and significance of the topic.

The dissertation is 152 pages long. The work is structured in Table of Contents, Introduction, Four Chapters, Conclusion, Bibliography, List of Abbreviations and Appendices. There is no List of Tables and List of Figures.

The technical requirements for preparing a dissertation are fully complied with by the doctoral student.

The Introduction clearly and correctly describes the relevance, object, subject, goals, tasks and the limiting framework of the study. On pages 8-9, four “key theses” of the study are indicated. In the abstract on pages 5-6, a “main research thesis” is formulated, namely “The quality of health services in Bulgaria can be significantly improved by implementing economic models that link financing to results, process electronicization, transparency, quality indicators and integrated resource management”. The four key theses and the main research thesis formulated in this way could be more clearly formulated and the study could correspond in structure and content to the main hypothesis.

Chapter One is entitled “Approaches to measuring and assessing quality in health care in Bulgaria – health policy, organization and management”. The volume of Chapter One is 24 pages. This part of the study is structured in seven sections. The author’s idea is to present the theoretical framework of the study in this chapter. A definition of “quality of health services” is sought. An attempt is made to analyze the measurement of the quality of health services. It is noticeable that some sections are 1-2 pages long. At the end of the chapter, there is no summary or conclusions from the analysis of Chapter One. In places, there are errors. Some texts, passages are not clear, there is no logical sequence. In places, the financing of healthcare is examined, and the same issue is examined in Chapter Two.

Chapter Two is entitled “Financing, Models and Development of Health Insurance in Bulgaria”. The volume of Chapter Two is 36 pages. This part of the study is structured in five points. The financing of the healthcare system is analyzed. Two tables are included. More current data could also be analyzed - for 2022, 2023 and 2024. The development of health insurance is examined. Problems and challenges in the healthcare system are formulated. Such an analysis is present in two places – on page 54 and on page 68. Here it is appropriate to carry out a critical analysis of the conclusions of other authors and for the doctoral student to state his/her opinion based on the analysis. The main institutions in the healthcare system are described. Results of a survey are presented.

Some of the points are half a page long and are descriptive. In the Abstract for Chapter Two there are texts and conclusions that I do not find in the dissertation.

Chapter Three is entitled “Analysis of the State of Health Services in Bulgaria”. The volume of Chapter Three is 40 pages. This part of the study is structured in seven points. Chapter Three presents an author's empirical study. The questionnaires are attached to the dissertation. On pages 77-78, the elements of health care quality according to citizens and the survey are presented, with five groups of elements being distinguished: safety /security/, accessibility, efficiency, timeliness and relevance/adequacy. Citizens' needs for information are analyzed. The quality of health care is analyzed from the perspective of medical professionals. The differences in perceptions of health care quality between citizens and medical specialists are studied.

Chapter Four is entitled “Challenges, prospects for development and change in the model of the health insurance system in the country”. The volume of Chapter Four is 21 pages. This part of the study is structured in seven points. The challenges facing the management of the health system are formulated. The challenges facing the financing of the health system are analyzed. In addition, voluntary health insurance is analyzed. An important part of the study is the analysis of the electrification of the health system. A change in the model of the health system in Bulgaria is substantiated. Specific recommendations for improving quality through economic approaches are formulated.

The study ends with a Conclusion. The conclusion fully corresponds to the research conducted.

Based on the dissertation work presented in this way, I can assume that the study represents a significant development of the chosen topic.

The dissertation work presented in this way gives me reason to assume that the dissertation work of the candidate Albena Keranova contains scientific and scientifically applied results that represent an original contribution to science.

The dissertation work shows that the candidate possesses in-depth theoretical knowledge and practical experience in the relevant scientific field and abilities for independent scientific research.

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

In the abstract on pages 52-54, 6 scientific contributions and 7 applied contributions are listed. On pages 128-129 of the dissertation, 3 scientific and 3 applied contributions are formulated. I accept most of the contributions of the dissertation work indicated by the author.

5. Assessment of dissertation publications

Doctoral student Albena Keranova has submitted a reference for 3 scientific publications. The scientific publications correspond to the researched issues in the dissertation.

A recommendation to the doctoral student Albena Keranova is to conduct research and, accordingly, publish in co-authorship and in English.

The publications meet the requirements for awarding the educational and scientific degree "doctor", set out in the Act on the Development of the Academic Staff in the Republic of Bulgaria (ADABRB) and the Regulations for its implementation.

At the time of preparation of this opinion, there is no information that gives grounds for doubting the authenticity of the dissertation and the scientific publications of the candidate.

6. Assessment of compliance with minimum national requirements

According to the presented materials, I can conclude that the doctoral student Albena Keranova meets the minimum national requirements for acquiring the educational and scientific degree "Doctor" in the professional field 3.8. Economics.

7. Abstract

The abstract is 57 pages long. The abstract contains a description of the main characteristics of the dissertation, structure and content of the work, a summary of the dissertation, the contributions of the research, publications on the topic of the dissertation.

The abstract of the dissertation is prepared in accordance with the requirements adopted for this type of scientific work.

8. Critical remarks and recommendations

I have no significant critical remarks or recommendations for the dissertation, except for those mentioned above and the materials presented by the doctoral student Albena Keranova.

It is recommended that the doctoral student strive to summarize and look for highlights in his or her research.

In addition, it would be positive to work with more literary sources.

I have the following question for the doctoral student: By which three main indicators would you determine after a certain period of time /for example, after 5 years/ that the quality of health services in Bulgaria has improved?

CONCLUSION

The dissertation contains scientific, scientifically applied and applied results that represent an original contribution to science and meet all the requirements of the Law on the Development of the Academic Staff in the Republic of Bulgaria (LAADRB) and the Regulations for the Implementa-

tion of the LAADRB. The presented materials and dissertation results fully comply with the specific requirements of the Regulations for the Admission and Training of Doctoral Students at the University of Insurance and Finance.

The dissertation shows that the doctoral student Albena Keranova possesses in-depth theoretical knowledge and professional skills in Professional Field 3. 8. Economics, demonstrating qualities and skills for independent conduct of scientific research.

Due to the above, I give my positive assessment of the conducted research, presented by the above-reviewed dissertation, abstract, achieved results and contributions, and I propose to the esteemed scientific jury to award the educational and scientific degree "doctor" to Albena Keranova in the Field of Higher Education 3. Social, Economic and Legal Sciences; Professional Field 3. 8. Economics.

24.01.2026

Reviewer:

(prof. Dr. Stanislav Dimitrov)