

OPINION

by Prof. Dr. Todor Dimitrov Cherkezov, MD, PhD

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on a dissertation for the award of the educational and scientific degree “Doctor”

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

Professional Field 3.8. Economics

Author: Veselin Pavlov Yolov

Topic: Problems of Financial Management and Control in Healthcare Institutions During Crises

1. General description of the submitted materials

By Order No. 269 of 08.07.2026 of the Rector of the University of Insurance and Finance, Corresponding Member Prof. Boris Velchev, Doctor of Laws, I was appointed as a member of the scientific jury for conducting the procedure for the defense of a dissertation entitled Problems of Financial Management and Control in Healthcare Institutions During Crises for the acquisition of the educational and scientific degree “Doctor” in Field of Higher Education 3. Social, Economic and Legal Sciences, Professional Field 3.8. Economics.

The author of the dissertation is Veselin Pavlov Yolov, an independent-study doctoral candidate at the University of Insurance and Finance, with academic supervisor Assoc. Prof. Dr. Diyana Bankova. The materials submitted by Veselin Pavlov Yolov include documents according to the submitted inventory, related to his educational status, completed training, work experience, and publication activity connected with the preparation of the dissertation.

2. Brief biographical information about the candidate

Veselin Pavlov Yolov is a physician who completed his medical education in the period 1996–2002 at the Medical University – Sofia. He obtained a specialty in Anesthesiology and Intensive Care in 2011. From 2011 to 2014, he completed CEEA qualification courses for physicians

specializing in anesthesiology and intensive care. In 2019, he completed a Master's degree in "Public Health and Health Management" at the Faculty of Public Health, Medical University – Sofia. From 2006 to 2013, Dr. Veselin Yolov was a Research Associate, Grade III, at the Clinic of Anesthesiology and Resuscitation, Medical Institute of the Ministry of Interior, after which he held the position of Deputy Head of the Department of Anesthesiology and Intensive Care at the Medical Institute of the Ministry of Interior – Central Clinical Hospital. He has been a part-time lecturer at the Academy of the Ministry of Interior since 2007. After 2010, he participated in international missions with the Border Police Directorate and the Migration Directorate of the Ministry of Interior through the Frontex Agency. He is the recipient of a number of distinctions and professional awards.

3. Characteristics and assessment of the dissertation

In structural terms, the dissertation contains an introduction, an exposition in three chapters, a conclusion, and a list of references – 58 in Bulgarian and 22 in English. A total of 41 Bulgarian-language internet sources and 93 sources from foreign websites were used. The total volume of the submitted work is 175 pages, illustrated with 6 tables and 5 figures, and concluding with 5 appendices.

The selected topic is current and significant due to two main circumstances – the permanent nature of crises in contemporary development, particularly in healthcare institutions, and the need for an adequate response to them. The doctoral candidate has convincingly presented the thesis that the ability to cope with crises in healthcare institutions is a multi-component process that depends on effective management, risk monitoring, and control over activities and resources. The research thesis is centered on the importance of control and the role of control bodies, as well as on the possibility of initiating good practices from both legislative and organizational perspectives. The aim of the research is appropriately positioned in relation to the selected topic. The author set five tasks on the way to achieving the aim, which he successfully accomplished in the course of the research. A rich methodology has been applied, and the combination of the methods used guarantees the objectivity and reliability of the data obtained and the conclusions drawn.

Chapter One presents the fundamental theoretical concepts related to the need for a systemic approach in health management and the establishment of digital competencies in healthcare institutions. Emphasis is placed on the control and supervisory function in healthcare at national and international level. Good foreign practices for controlling the quality of health services in hospitals are presented.

Chapter Two – economic and management problems in the healthcare sector during crises – essentially examines the possible challenges. The term “crisis” and the consequences of crises under the different conditions in which they develop are analyzed. The accumulated experience from the COVID-19 pandemic is indicated. The foreign experience of healthcare institutions and their responses during crises is examined.

Chapter Three proposes ideas for improving financial management and control in healthcare institutions during crises – the ISO 22301:2019 standard and its possible application for this purpose. A clear focus is placed on the digitalization of processes in the healthcare sector as a valuable asset for every healthcare institution. The level of digitalization in the sector in EU Member States is reviewed. A conceptual model of the Financial Management and Control System (FMCS), aimed at digitalization in healthcare institutions, is proposed.

Overall, in structural and substantive terms, the submitted dissertation meets the necessary scientific requirements and has good technical formatting.

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

The scientific and applied-scientific contributions of the dissertation are related to a current but insufficiently studied scientific problem concerning “risk management” in healthcare institutions under crisis conditions.

1. A multidisciplinary analysis of the concept of “crisis” in the healthcare sector has been carried out.
2. The scientific understanding of risk management in healthcare institutions has been enriched, with the previously narrow framework of “technological risk” expanded by a new component – “information-digital risk”.
3. A methodological model for digital risk management and quantitative assessment of losses has been developed.
4. The “digital significance” for healthcare institutions has been demonstrated on the basis of a representative sample, and a “digital deficiency” has been established, involving systematic failure to account for cyber risk in hospitals.

An important contribution of practical and applied significance is the proposed model for technological upgrading of the Financial Management and Control System (FMCS) through big-data management systems (Data Warehouse) and the regulatory introduction of interdisciplinary audit teams (financial specialists and IT specialists).

The stated contributions demonstrate the significance of the dissertation for the development of scientific knowledge in healthcare management during crises and for proposing ideas that can be implemented in practice.

5. Assessment of the publications related to the dissertation

The doctoral candidate has provided supporting evidence for 3 publications related to the dissertation in non-indexed peer-reviewed journals and in scientifically edited collections. In the publications, Dr. Veselin Yolov is the sole author. He has submitted a list of 10 presented reports in national bulletins and at scientific congresses with international participation. He is a co-author of a textbook entitled “First Aid. Textbook for Employees of the Ministry of Interior”, published by the Academy of the Ministry of Interior, 2018.

6. Assessment of compliance with the minimum national requirements

From the report on compliance with the minimum requirements for acquiring the educational and scientific degree “Doctor” in Professional Field 3.8. Economics, it is evident that the doctoral candidate Veselin Yolov has accumulated a total of 80 points from the submitted dissertation and the publications related to it, thereby fulfilling the minimum requirements for acquiring the educational and scientific degree “Doctor” in Professional Field 3.8. Economics.

7. Abstract

The content and formatting of the abstract fully comply with the scientific requirements. The abstract reflects the main results, summaries, and conclusions achieved in the dissertation.

8. Critical remarks and recommendations

As a recommendation to the author: to continue his scientific interests in the subject related to the future creation of a standard for information security and cyber-risk assessment in healthcare institutions, the training and qualification of IT specialists and economists in healthcare institutions, as well as of external audit teams.

CONCLUSION

The dissertation contains scientific and applied-scientific results and contributions of an original nature that meet all the requirements of the Act on the Development of the Academic Staff in the Republic of Bulgaria (ADASRB) and the Regulations for its implementation. The submitted 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 demonstrates that the candidate Veselin Pavlov Yotov possesses in-depth theoretical knowledge and professional skills in Professional Field 3.8. Economics, demonstrating qualities and skills for independently conducting scientific research.

In view of the above, I confidently give my *positive* assessment of the conducted research, represented by the dissertation reviewed above, the abstract, the results achieved and the contributions, and I propose that the esteemed scientific jury award the educational and scientific degree “Doctor” to Veselin Pavlov Yotov in Field of Higher Education 3. Social, Economic and Legal Sciences; Professional Field 3.8. Economics;

28.08.2026

Prepared by:



Prof. Dr. Todor Cherkezov, MD, PhD