

## STATEMENT

### FOR THE AWARD OF THE DEGREE OF DOCTOR OF EDUCATION AND SCIENCE IN THE DOCTORAL PROGRAMME "FINANCE, MONEY CIRCULATION, CREDIT AND INSURANCE (FINANCE)" IN SA "D. A. TSENOV" – SVISHTOV

**Prepared by:** Assoc. Prof. Gergana Ilieva Mihaylova-Borisova, PhD

**Author of the dissertation:** doctoral student Anna Borisova Ivanova

**Dissertation topic:** Healthcare financing models: limitations and capabilities

**Scientific supervisor:** Assoc. Prof. Aneliya Kirilova Radulova, PhD

**Reason for submitting an opinion:** participation in the scientific jury for the defense of a dissertation according to the Order No. 49/20 January 2023 of the Rector of SA "D. A. Tsenov" – Svishtov

#### I. General information about the PhD student

The doctoral candidate is enrolled in the part-time study form of the doctoral program "Finance, Money Circulation, Credit and Insurance" at the Department of Finance and Credit, Faculty of Finance of the D. A. Tsenov", with a study period of 4 years starting from 1 September 2019. She fulfilled her obligations under her individual plan ahead of schedule and was discharged with the right to defence before the expiry of her studies under the part-time PhD programme.

Ph. Anna Ivanova has extensive practical experience in the healthcare system. She has held the positions of Manager at the Continuous Hospital Management Service at the Higher Medical Institute - Pleven, Chief Expert at the Financial Directorate at the Medical University - Pleven, Director of the Hospital - Nikopol EOOD in the period 2012-2015. She is also a lecturer at the Faculty of Public Health at Medical University - Pleven in "Health Economics" and "Microeconomics of Health Organization" since 2021.

#### II. General presentation of the thesis

The dissertation has a total length of 191 pages, of which the actual research is 163 pages. Structurally, it consists of an introduction, three chapters, a conclusion, a bibliography and appendices. In the development of her dissertation, the PhD candidate has made a conscientious use of numerous sources - 101 sources, of which 21 are in English and the rest are in Bulgarian. It is noteworthy that the doctoral candidate has extensive familiarity with the research of Bulgarian authors on the problems of health care in Bulgaria. The dissertation uses

numerous figures /49 figures/ in view of the need to analyze the results obtained from an independently conducted survey among hospital managers, doctors and users of health services.

The object of the dissertation is health care financing models and its subject is the limitations and opportunities in health care financing models. The thesis that is defended is that *"the adaptation of the financing model of the health care system in Bulgaria to the specific socio-economic indicators of the environment is a necessary condition for overcoming resource instability resulting from the permanent deficit of budgetary resources and determinants of financing that prioritize the quantity at the expense of the quality of health services"*. The stated objective of the study is to analyze the advantages and disadvantages of health financing models with a view to overcoming and eliminating the problems facing health financing in Bulgaria.

In the first chapter of the dissertation, the PhD student discusses, analyses and outlines the main advantages and disadvantages of the health care financing models. She focuses on the Beveridge, Bismarck, Kennedy, national health insurance and hybrid models. Tracks the creation and development of health care reform in Bulgaria. Presents and analyzes the country's experience with regard to the organization of health insurance. The second chapter examines the sources of financing of health care in Bulgaria, the structure and the method of financing the National Health Insurance Fund. The last chapter analyses the specifics of financial management in health care in Bulgaria, and presents the capital positions of certain hospital care facilities in the Northwest Planning Region, based on which the main problems to be solved are also highlighted. Particular emphasis is placed on the analysis of the results obtained from an independent survey of health care providers and users, on the basis of which specific conclusions are drawn about the need for reforms in the way health care is financed in the country.

In the appendices are presented the surveys that the PhD student has prepared for the purpose of exploring the opinion of health care workers and patients on the need for health care reform in hospital activities and customer satisfaction with the health services provided.

### **III. Assessment of the dissertation format and content**

The dissertation is on a very topical subject considering the many problems that are seen in the health care sector such as limited funding resources, lack of specialists, delayed reforms in hospital care, and the equation between unique and specialized medical staff.

The PhD student uses an appropriate style of expression for this kind of research by skillfully using the right terminology. She uses appropriate research methods such as the

methods of analysis and synthesis, sociological methods based on questionnaire survey, documentary method and statistical analysis methods.

The abstract presented accurately and completely reflects the content of the dissertation.

The reference for publications shows that the PhD student has 4 publications, with which she exceeds the national minimum requirements under the Regulations for the Implementation of the Law on the Development of the Academic Staff of the Republic of Bulgaria. She has published 2 studies, 1 article and 1 scientific report.

#### **IV. Scientific and applied contributions of the thesis**

In the abstract, the PhD student lists 6 contributions. As more significant can be pointed out:

- to carry out a critical analysis of the health care system in Bulgaria for the purpose of highlighting trends and problems that confirm the need for urgent reforms on changing the way health care is financed;
- conducting a survey among heads of medical institutions, doctors and patients and interpreting the results, emphasizing the need for reform in the sector for the purpose of increasing the efficiency of financial flows in health care;
- analysing data from the financial statements of selected hospitals in the North West planning region for the purpose of highlighting the problems with the financial situation of private hospitals on the one hand and government district and municipal hospitals on the other.

#### **V. Critical remarks and questions on the thesis**

The dissertation represents a complete study, possessing its scientific and applied contributions. It is distinguished by the logical interconnection of the individual parts.

A recommendation can be made to the doctoral candidate for a more comprehensive promotion of the results of her research in view of the advantages and the possibility of wide applicability of the results of her research. The topicality of the research and the many problems in the field of health care in Bulgaria require the undertaking of reforms, which is also the recommendation of the doctoral student.

#### **VI. Summary evaluation of the thesis and conclusion**

The dissertation on " Healthcare financing models: limitations and capabilities" is a qualitative and logically linked study with the required scientific and scholarly contributions. Taking into account the qualities of the work, I believe that the doctoral candidate Anna

Borisova Ivanova deserves to be awarded the degree of Doctor of Education and Science in the professional field 3.8 "Economics", scientific specialty "Finance, money circulation, credit and insurance".

February 24, 2023

Prepared by: .....  
(Assoc. Prof. Gergana Mihaylova-Borisova, PhD)