

## STATEMENT OF OPINION

From Prof. Snezhanka Kostadinova Ovcharova, PhD

Varna Free University “Chernorizets Hrabar”, Faculty “International Economics and Administration”, member of Scientific Jury in accordance with Order № P-109-480/16.11.2023 of the Rector of the Medical University of Varna

for dissertation on the topic: **FACTORS INFLUENCING HEALTH SERVICE UTILISATION IN BULGARIA**

author: **Svetlana Krasteva Panayotova**

for the for the award of an educational and scientific degree “Doctor”  
Professional field 3.7. Administration and Management  
Doctoral programme "Organisation and management outside the sphere of material production (in healthcare)"

### I. General evaluation of the dissertation

The dissertation is developed in a volume of 207 pages and includes an introduction, four chapters, a conclusion, six appendices and a list of references. The main text includes 29 tables and 27 figures. 159 literary sources were used, of which 42 in Bulgarian, 117 in English, which were cited correctly.

The titles included in the bibliographic reference of the dissertation show that the doctoral student is very well acquainted with the literature and the normative base in the researched field of health care, which allows her to reveal unsolved problems, to systematize and to derive solutions.

**Relevance of the dissertation.** I believe that the doctoral student convincingly argued the relevance of the chosen topic in the introduction. The continuous discussions about the financing of the type, the number of health services in Bulgaria and the predicting of consumer behavior require a scientific approach to decision-making in this area. Identifying the factors that influence usability is useful for revealing differences in the consumption of medical services, satisfaction with the obtained results, and for improving economic efficiency in health care. Studies of the utilisation of health services in the country are necessary and contribute to the development of appropriate policies in the health sector.

**The structure of the thesis** is logically consistent. In the introduction are formulated precisely: the object of research – *“the utilisation of health services by the population in Bulgaria. Utilisation is examined from two aspects - contact with the health care system and number of services used by individuals over a certain period of time. The utilisation of three main types of health services is*

*studied - examination by a general practitioner (GP), examination by a specialist (with health insurance referral or self-paid), and hospital treatment” and the subject of research – “the factors influencing the utilisation of health services, the direction and extent of their influence.”*

The goal and tasks of the dissertation are clearly stated, clearly outlining the research activity of the author, within the presented limitations.

The doctoral student presents the research methodology in detail. Appropriate research methods were used, ensuring accuracy and validity of the results.

The first chapter of the dissertation begins with a comprehensive overview of the main concepts and definitions related to the topic of the study - utilisation, health services, factors/determinants of usability, as well as relationships of consumption with demand, access to health services and the results obtained. The author demonstrates in-depth knowledge and analytical skills in elucidating the main approaches, concepts and models for utilisation research in the healthcare sector. The stages in the evolution of understandings of the usability of health services in the fields of medical sociology, psychology and health economics are examined, as well as the main directions of research in these fields. Further, St. Panayotova presents the structure, evolution and application of Andersen's Behavioral Model, presenting arguments for her choice of conceptual framework for the dissertation research (p. 70).

In the second chapter, the contextual characteristics that form the environment in which health services are used are analyzed in depth, classified as: predisposing characteristics of the population in Bulgaria; facilitating characteristics, and contextual characteristics related to the need for health services.

The third chapter presents and analyzes the results of the survey conducted among Bulgarian consumers according to the next two components of the Behavioral Model - the individual characteristics of the studied sample and their influence on health behavior and the utilisation of health services. The chapter is richly illustrated with diagrams from the study. Statistical analyzes of the dependencies of various variables were made.

In the fourth chapter, the doctoral student compares and discusses the results of her own research with the data from the studied literature. A table with the factors affecting the usability of health services for Bulgaria has been synthesized (table 4.1, p. 158). Summaries of the research are systematized and valuable conclusions and recommendations are made for each of the elements of the behavioral model.

## **II. Contributions of the dissertation**

The reference of the contributions presented in the summary includes one scientific and six scientific-applied contributions, which I take to be the personal work of Svetlana Panayotova. I accept that they really reflect the main achievements of the doctoral student as a result of the carried out own research. The contributions can be attributed to the enrichment of the existing theoretical knowledge and offer a methodological toolkit for the study of the determinants influencing the consumption of health services in Bulgaria. The results of the study can be applied in the development of appropriate health policies.



### **III. Notes and recommendations on the dissertation work**

- 1) It would be good if each chapter of the work ends with conclusions and summaries;
- 2) The conclusion of the dissertation is short, but it could highlight and summarize more clearly the contribution points of the work and indicate the future directions of the research.

### **IV. Abstract and publications on the dissertation work**

The abstract faithfully reproduces the content of the dissertation. It is prepared in a volume of 47 pages and includes the sections: general description of the dissertation, structure and content of the dissertation, a summary of the chapters of the dissertation, a reference to the contributions and a list of publications.

Sv. Panayotova presents four publications that should be more precisely described according to bibliographic rules. I accept that these publications really represent the achievements of the doctoral student from her scientific research and meet the scientometric requirements.

### **V. CONCLUSION**

What has been presented so far gives me reason to assume that Svetlana Panayotova's dissertation is dedicated to relevant and significant problems of Bulgarian health care. The research objectives and hypotheses put forward in the paper have been proven. The contributions contained in the dissertation enrich the existing theoretical knowledge and offer a methodological toolkit for the study of the determinants influencing the consumption of health services in Bulgaria. The proposed conceptual framework, conclusions and recommendations contribute to the formation of justified policies for effective management of the health system.

In conclusion, I give a positive assessment of the dissertation work on the topic "Factors influencing the utilisation of health services in Bulgaria" and I propose to the respected members of the Scientific Jury to award doctoral student Svetlana Krasteva Panayotova the educational and scientific degree "doctor" in PN 3.7. Administration and management, doctoral programme "Organization and management outside the sphere of material production (in healthcare)".

11.01.2024  
City. Varna

Member of the Scientific Jury:  
/prof. Sn. Ovcharova, PhD/

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