

Editorial/Uvodnik

The importance of financial literacy in nursing: A call for action

Pomen finančne pismenosti v zdravstveni negi: poziv k ukrepanju

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Financial literacy refers to a process in finance based on knowledge, skills and attitudes, enabling people to make significant financial decisions and ensuring their well-being (OECD, 2020; PISA, 2021). This process is undertaken daily by thousands of people in many circumstances, for example when opening a bank account or investing money (European Commission, 2022; PISA, 2021). Nevertheless, the findings of the Organisation for Economic Co-operation and Development/International Network on Financial Education (OECD/INFE) surprisingly show that almost half of the adult population in the world achieves a low financial literacy score (on average 60.5%) and is not familiar with financial literacy and its main components (OECD, 2020). The Organisation for Economic Co-operation and Development (OECD) recently recommended that countries all over the world recognize the importance of financial literacy by increasing people's financial knowledge, promoting well-being and resilience through finance and simplifying the decisions in this field (OECD, 2022). These investments may also help to shape private future plans and prevent fraud, indebtedness and economic risks (European Commission, 2022).

The importance of financial issues has also increased in the health care sector as a major factor in controlling countries' financial challenges (Baicker & Chandra, 2018). According to the American College of Healthcare Executives (ACHE), financial challenges have been major issues confronting hospitals since 2004 (ACHE, 2022) and are now second only to personnel shortages due to the pandemic (ACHE, 2022). In fact, the COVID-19 pandemic is still financially challenging health care systems due to the increasing care costs, the loss of government funding and the rising costs for staff (ACHE, 2022; OECD, 2020). To cope with these challenges, health care systems should design

some strategies aimed at ensuring their survival. Nurses cannot be thought of as isolated from these organizations since their profession is vital and affects several financial issues. In fact, nursing care occupies a considerable place in hospitals' financial budget, half of which is dedicated to nurses (ACHE, 2018). Moreover, nurses' decisions could have incontrovertible power in the cost management of health care (Platt & Kwasky, 2012); they have a vital responsibility to deliver care by taking several cost-effective decisions on a daily basis (Rainbow & Steege, 2019). Nurses' decisions have increased in complexity due to the intertwined aspects of care and cost (Meyer, 2017). Integrating these aspects plays a substantial role in ensuring the best quality of nursing care to meet the expectations of citizens and organizations and in overcoming the financial challenges (Lim & Noh, 2015).

In addition, in providing care, nurses are probably expected to make decisions within an ethical framework and to be ready to face the ethical dilemmas that may emerge from the need to use materials and direct care based on cost and budget considerations. Besides, an undeniable ethical dilemma arises if financial outcomes become more important than the quality of patient care. Nurses are responsible for advocating changes in the health care system and the needs of patients to promote social justice so that everyone can have equal access to available care. Using ethical principles in the assessment of financial decisions is a significant nursing role, especially in the care of vulnerable or disadvantaged individuals. Despite all of the above mentioned elements and implications, nurses still have limited financial literacy (Lim & Noh, 2015) which, combined with their role in managing financial challenges, is a matter of rising importance (Naranjee et al., 2019). Therefore, nurses are expected to include the ability to consider financial

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issues among their competences (González-García, Pinto-Carral, Pérez-González, & Marqués-Sánchez, 2021).

To equip future generations of nurses with financial competences, it is necessary to reflect on the factors preventing their full involvement in these issues. The first reason is nurses' limited training and education in finance as well as their low motivation and the limited management resources (Bai et al., 2017) devoted to their education to date. Moreover, nurses have been marginalised from health care decisions in the belief that the care that they deliver has a limited financial impact or because it has historically been expected that they work under the directives of other managers (e.g., doctors; Naranjee et al., 2019). In the past, nursing interventions have been seen as a cost instead of a benefit in budgeting and nurses have been viewed as unimportant decision makers compared with doctors and other health care professionals in finance (Gallup, 2010). Finance departments have also been emphasized as having a limited understanding of nurses' roles in this context. For these reasons, since the 2000s, the integration of finance into the nursing curriculum has been defended by several researchers, and the report by the Institute of Medicine (IOM) (2011) recommended the integration of business practices into the nursing curriculum. However, currently, the lack of financial education persists in the nursing curriculum (Bai et al., 2017). To promote its inclusion, there is a need to change nursing education to increase nurses' financial competences (AACN, 2007).

A fundamental class concerning finance in nursing education can authorise nurses to undertake a new course of action regarding financial issues. Increasing their knowledge might promote their decision making (Platt & Kwasky, 2012), provide the department with financial benefits, affect the costs and help in finding effective strategies to overcome the lack of resources (Penner, 2016). Besides, receiving education on financial issues can be beneficial for nurses as individuals as well as for the health care system's hospitals; in other words, both as citizens and as health care providers, nurses will become capable of defending themselves as well as promoting the extreme value of the health care system. By acquiring these competences, nurses may contribute to estimating financial implications in different settings of care, and, by informing the policy makers regarding what is important for their profession, will make it possible to meet the financial needs of different groups and address policies to them accordingly (Platt & Kwasky, 2012).

In the global economy, finance in health care has acquired a prominent and decisive role. Therefore, managing finance in health care is vital and nurses are expected to play a role in controlling financial challenges. To increase their competences in this field

and to integrate care and finance issues into the caring process, financial education must be included in the nursing curriculum. Enabling nurses to play a financial role as well, by equipping them with appropriate education, might be strategic for health, especially in difficult times such as the post-pandemic era (Ličen, 2021). Conversely, continuing to marginalize nurses from financial issues not only is a waste of resources and opportunities but also means missing out on a great opportunity to influence decisions widely when it is more difficult to act, given that nurses are present everywhere, 24/24 and 7/7.

This call for action should be considered not only in the context of undergraduate education but also in all post-graduate nursing programmes, which will prepare future leaders to face the current and future challenges. Besides education, nurses should be provided proactively with the services and support that they need to convey their thoughts on financial challenges. Providing nurses with chances to widen their knowledge about health care finance may help individuals, citizens and health care organizations to endure these difficult times and be strong in facing those yet to come.

Slovenian translation/Prevod v slovenščino

Finančna pismenost se nanaša na preplet znanja, veščin, stališč in vedenja, usmerjenega k sprejemanju učinkovitih finančnih odločitev in doseganju finančnega blagostanja (OECD, 2020; PISA, 2021). Gre za odločitve, ki jih dnevno sprejema na tisoče ljudi v številnih okoliščinah, na primer pri odpiranju bančnega računa ali načrtovanju investicij (European Commission, 2022; PISA, 2021). Vendar pa rezultati raziskav OECD/INFE (Organizacije za gospodarsko sodelovanje in razvoj/Mednarodne mreže za finančno izobraževanje) kažejo, da ostaja stopnja finančne pismenosti skoraj polovice svetovnega odraslega prebivalstva zelo nizka (povprečno 60,5 %), prav tako pa tudi samo poznavanje tega koncepta in njegovih ključnih sestavin (OECD, 2020). OECD je državam po svetu pred kratkim podala priporočilo o prepoznavi pomena finančne pismenosti in izpopolnjevanju finančnega znanja posameznikov s ciljem spodbujanja finančne blaginje in stabilnosti ter poenostavitve odločitev na tem področju (OECD, 2022). Tovrstne naložbe lahko predstavljajo tudi precejšen doprinos pri oblikovanju posameznikovih načrtov za prihodnost ter preprečevanju goljufij, zadolženosti in gospodarskih tveganj (Evropska komisija, 2022).

Pomen finančnih izzivov se je okrepil tudi v zdravstvenem sektorju kot enem osrednjih parametrov obvladovanja finančnih vprašanj (Baicker & Chandra, 2018). Po navedbah ACHE (American College of Healthcare Executives) spadajo finančne težave med poglavne izzive, s katerimi se bolnišnice soočajo že

od leta 2004, takoj za pomanjkanjem osebja zaradi pandemije, kar zaseda prvo mesto (ACHE, 2022). Pravzaprav pandemija COVID-19 v finančnem smislu zdravstvenim sistemom še vedno predstavlja izziv zaradi rastočih stroškov zdravstvene nege, pomanjkanja državnih sredstev ter naraščajočih kadrovskih stroškov (ACHE, 2022; OECD, 2020). Za uspešno spoprijemanje s temi izzivi bi morali zdravstveni sistemi oblikovati ustrezne strategije, usmerjene k zagotavljanju lastnega obstanka. Medicinskih sester ni mogoče obravnavati neodvisno od zdravstvenih organizacij, saj ima njihov poklic neposreden vpliv na mnoga njihova finančna vprašanja. Zdravstvena nega zavzema vodilno mesto v finančnem proračunu bolnišnic, katerega polovica je namreč namenjena medicinskim sestram (ACHE, 2018). Odločitve medicinskih sester imajo prav tako neizpodbiten vpliv na upravljanje stroškov zdravstvenega varstva (Platt & Kwasky, 2012). Medicinske sestre nosijo ključno odgovornost za zagotavljanje zdravstvene nege, pri čemer vsakodnevno sprejemajo številne stroškovno učinkovite odločitve (Rainbow & Steege, 2019). Zaradi medsebojnega prepleta različnih vidikov oskrbe in z njo povezanih stroškov postajajo te odločitve vse bolj težavne (Meyer, 2017). Integracija tovrstnih vidikov je zato ključnega pomena za zagotavljanje najboljše kakovosti zdravstvene nege in izpolnitev pričakovanj posameznikov in organizacij, prav tako pa tudi za premagovanje finančnih izzivov (Lim & Noh, 2015).

Pri izvajanju zdravstvene nege se od medicinskih sester pričakuje sprejemanje odločitev v okviru etičnih standardov, kar pomeni tudi pripravljenost na soočanje z etičnimi dilemami, izhajajočimi iz zahtev po uporabi stroškovno učinkovitejših materialov in nege. V kolikor finančni rezultati postanejo pomembnejši od kakovosti oskrbe pacientov, se nedvomno pojavi etična dilema. Ena poglobitvenih nalog medicinskih sester je zavzemanje za spremembe v zdravstvenem sistemu glede na potrebe pacientov in v skladu s spodbujanjem socialne pravičnosti oziroma zagotavljanjem enakega dostopa do storitev zdravstvene nege. Pri tem je izrednega pomena, da zdravstveni delavci pri ocenjevanju finančnih odločitev upoštevajo etična načela, zlasti pri oskrbi ranljivih ali zapostavljenih posameznikov. Vendar pa raziskave kažejo, da medicinske sestre kljub omenjenim vlogam in nalogam znotraj zdravstvenega sistema ne dosegajo ustreznih stopnje finančne pismenosti (Lim & Noh, 2015). Glede na vlogo medicinskih sester pri obvladovanju finančnih izzivov predstavlja njihova nezadostna finančna pismenost vse bolj pereč problem (Naranjee, Sibiya, & Ngxongo, 2019). Posledično je v sklop osrednjih kompetenc medicinskih sester nujno vključiti tudi sposobnost reševanja finančnih vprašanj (González-García, Pinto-Carral, Pérez-González, & Marqués-Sánchez, 2021).

Pri zagotavljanju ustreznih finančnih kompetenc prihodnjih generacij medicinskih sester je najprej

potrebno razmisliti o dejavnikih, ki preprečujejo njihovo polno vpetost v ta vprašanja. Eden od teh je omejen obseg vsebin s področja financ in managementa v sklopu njihovega dosedanjega usposabljanja in izobraževanja, prav tako pa tudi njihova nezadostna motiviranost (Bai et al., 2017). Temu lahko prištejemo še dejstvo, da zaradi prepričanja, da njihovo delo nima znatnih finančnih učinkov, oziroma je podrejeno navodilom drugega kadra (npr. zdravnikov), medicinske sestre niso vključene v proces sprejemanja odločitev o izvajanju zdravstvene nege (Naranjee et al., 2019). V preteklosti so bile intervencije zdravstvene nege pri načrtovanju proračuna pogosto obravnavane kot strošek namesto korist, medicinske sestre pa v primerjavi z zdravniki in drugimi zdravstvenimi delavci kot manj pomembni nosilci finančnih odločitev (Gallup, 2010). V tem kontekstu tudi finančni oddelki izkazujejo omejeno razumevanje vloge medicinskih sester. Iz tovrstnih razlogov številni raziskovalci že od začetka tretjega tisočletja zagovarjajo integracijo finančnih tem v izobraževalni proces zdravstvene nege, kar je razvidno tudi iz priporočila Inštituta za medicino (IOM, 2011) po vključitvi poslovnih praks v kurikule zdravstvene nege. Ti finančni tem za zdaj še ne naslavljajo (Bai et al., 2017). Za spodbujanje finančne pismenosti medicinskih sester je torej nujno potrebno vnesti določene spremembe v izobraževalni proces zdravstvene nege (AACN, 2007).

Temeljni predmet na temo financ v predmetniku programa zdravstvene nege lahko medicinske sestre opolnomoči za sprejemanje novih načinov ukrepanja v zvezi s finančnimi vprašanji. Poglobljanje njihovega finančnega znanja lahko posledično spodbudi tudi njihove kompetence, povezane s sprejemanjem odločitev (Platt & Kwasky, 2012), s čimer lahko organizaciji zagotovi finančne koristi, pozitivno vpliva na upravljanje stroškov, ravno tako pa lahko pripomore k oblikovanju učinkovitih strategij za premagovanje pomanjkanja virov (Penner, 2016). Izobraževanje o finančnih temah je lahko koristno tako za medicinske sestre kot posameznike kot tudi za celotne zdravstvene ustanove; z drugimi besedami: medicinske sestre se bodo sposobne braniti in spodbujati izjemno vrednost zdravstvenega sistema tako v vlogi državljanov kot tudi izvajalcev zdravstvenih storitev. S pridobitvijo finančnih kompetenc lahko medicinske sestre prispevajo k ocenjevanju finančnih posledic v različnih okoljih zdravstvene nege, z obveščanjem oblikovalcev politik o pomembnih vidikih svojega poklica pa omogočijo oblikovanje ustreznih politik za zadovoljevanje finančnih potreb različnih skupin (Platt & Kwasky, 2012).

Finance v zdravstveni negi v kontekstu svetovnega gospodarstva zavzemajo vidno in odločilno mesto. Iz tega razloga je upravljanje financ v zdravstvu ključnega pomena in se tudi pričakuje, da medicinske sestre prevzamejo aktivno vlogo pri obvladovanju finančnih izzivov. Za razširitev njihovih kompetenc

na tem področju ter vključitev vprašanj oskrbe in financ v sam proces zdravstvene nege je v učne načrte zdravstvene nege potrebno vključiti teme finančnega izobraževanja. Ustrezna izobrazba bi medicinskim sestram omogočila sodelovanje v finančnih odločitvah, kar bi pomenilo strateško prednost pri zagotavljanju zdravja, zlasti v težavnejših obdobjih, kot je to obdobje po pandemiji (Ličen, 2021). Nasprotno pa bi nadaljnja marginalizacija medicinskih sester iz finančnih vprašanj, sploh glede na njihovo vsesplošno prisotnost, pomenila ne le izgubo potrebnih sredstev in priložnosti, ampak tudi zapravljenost priložnosti za njihov širši vpliv na sprejemanje odločitev v sklopu težavnejših ukrepov.

Ta poziv k ukrepanju bi bilo potrebno upoštevati ne le v okviru dodiplomskega izobraževanja, temveč tudi v vseh podiplomskih programih zdravstvene nege, ki bodoči vodilni kader pripravljajo na soočenje s sedanji in prihodnji izzivi. Poleg izobraževanja je medicinskim sestram potrebno zagotoviti tudi ustrezne storitve in podporo pri izražanju mnenj o finančnih izzivih. Z izobraževanjem medicinskih sester o financiranju zdravstvenega varstva se lahko posameznikom, državljanom in zdravstvenim organizacijam pomaga pri premagovanju trenutnega težavnega obdobja in soočanju s prihodnjimi.

Conflict of interest/Nasprotje interesov

The authors confirm that there are no known conflict of interest./Avtorici izjavljata, da ni nasprotja interesov.

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