
ECONOMIC AND PSYCHOLOGICAL EFFECTS OF BED AVAILABILITY AND INSURANCE PROCEDURES ON HOSPITAL DISCHARGE MANAGEMENT: AN EMPIRICAL STUDY

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ABSTRACT

Efficient hospital discharge management is essential for improving patient flow, enhancing hospital efficiency, and ensuring patient satisfaction. Delays in discharge procedures, bed allocation, and insurance approvals can create operational challenges for hospitals while also affecting patients economically and psychologically. The present study examines the impact of bed availability and insurance-related procedures on hospital discharge management. The study focuses on understanding whether these factors contribute to financial burden, anxiety, stress, and overall patient experience during discharge. Primary data were collected from 400 respondents using a structured questionnaire. Statistical techniques such as descriptive statistics and one-sample t-tests were used to analyze the data. The findings indicate that the majority of respondents perceived bed availability positively and agreed that it did not significantly increase medical expenses or create additional costs due to delays. Most respondents also reported limited anxiety and minimal impact on their mental well-being while waiting for bed availability during hospitalization.

Similarly, the study found that health insurance procedures were generally viewed favorably by patients. Respondents agreed that insurance coverage did not significantly delay the discharge process or create additional stress. Many patients felt reassured knowing that their insurance would cover most hospital expenses, thereby reducing financial uncertainty during discharge. The statistical analysis revealed significant t-values and positive mean differences for all statements, indicating strong agreement among respondents. The study concludes that effective discharge coordination, proper bed management, and efficient insurance procedures contribute significantly to smooth healthcare operations and positive patient experiences.

Hospitals should continue improving communication systems, discharge planning, and insurance processing mechanisms to further reduce delays, minimize patient stress, and enhance the quality of healthcare services.

KEYWORDS: Hospital discharge management, bed availability, insurance procedures, patient flow, psychological impact, hospital administration.

1. INTRODUCTION

Hospital discharge management is an essential aspect of healthcare administration that significantly influences the operational efficiency of hospitals as well as the overall experience of patients (Eriksen et al., 2026; Lu et al., 2026; Maley, 2026; Nie et al., 2026; Jones, 2026; Kusunoki & Morita, 2026; Brazie, 2026; Wen et al., 2026; Azemee et al., 2026; Țîbîrnă et al., 2026; Chen et al., 2025; Liu et al., 2025; Garcia & Hass, 2025; Sebire et al., 2025; Brick et al., 2025; Tang et al., 2022; Gandjour, 2021; Keegan et al., 2019; Chaffey, 2019; Kotler & Keller, 2016; Litvak & Bisognano, 2011). The discharge process refers to the systematic transition of a patient from hospital care to home care or another healthcare facility after completion of treatment (Țîbîrnă et al., 2026; Chen et al., 2025; Liu et al., 2025; Garcia & Hass, 2025; Sebire et al., 2025; Brick et al., 2025; Tang et al., 2022; Gandjour, 2021; Keegan et al., 2019; Chaffey, 2019; Kotler & Keller, 2016; Litvak & Bisognano, 2011). An efficient discharge system ensures smooth patient flow, proper utilization of hospital resources, reduction in overcrowding, and improvement in healthcare service delivery (Lu et al., 2026; Brazie, 2026; Liu et al., 2025; Gandjour, 2021; Litvak & Bisognano, 2011). In modern healthcare systems, hospitals are continuously striving to enhance discharge planning and coordination because ineffective discharge procedures can lead to delays, increased operational costs, patient dissatisfaction, and reduced healthcare quality (Eriksen et al., 2026; Wen et al., 2026; Chen et al., 2025; Tang et al., 2022; Keegan et al., 2019).

One of the major factors influencing hospital discharge management is bed availability. Hospital beds are among the most valuable and limited healthcare resources, and their efficient allocation is necessary for maintaining smooth patient flow (Maley, 2026; Kusunoki & Morita, 2026; Garcia & Hass, 2025; Chaffey, 2019; Kotler & Keller, 2016). Delays in bed availability can create multiple operational challenges for hospitals, including overcrowding in emergency departments, prolonged waiting times, cancellation of admissions, and inefficient utilization of healthcare resources (Nie et al., 2026; Azemee et al., 2026; Sebire et

al., 2025; Tang et al., 2022; Keegan et al., 2019). From the patient's perspective, delays in obtaining beds or uncertainty regarding bed allocation may result in extended hospital stays, increased medical expenses, inconvenience, and psychological stress (Jones, 2026; Țîbîrnă et al., 2026; Chen et al., 2025; Gandjour, 2021; Litvak & Bisognano, 2011). Patients waiting for bed allocation often experience anxiety, frustration, and uncertainty regarding their treatment and discharge schedules. Therefore, proper bed management systems play a critical role in improving healthcare efficiency and patient satisfaction (Eriksen et al., 2026; Lu et al., 2026; Brick et al., 2025; Chaffey, 2019; Kotler & Keller, 2016).

Another important factor affecting discharge management is the role of health insurance procedures. In many healthcare institutions, discharge processes are closely associated with insurance claim approvals, billing formalities, and reimbursement procedures (Brazie, 2026; Wen et al., 2026; Garcia & Hass, 2025; Tang et al., 2022; Keegan et al., 2019). Although health insurance is designed to reduce the financial burden on patients, complex administrative procedures and delays in claim processing may negatively affect the discharge experience. Delays in insurance approvals can prolong hospitalization unnecessarily, increase administrative workload, and create stress for both patients and hospital staff (Maley, 2026; Nie et al., 2026; Liu et al., 2025; Gandjour, 2021; Litvak & Bisognano, 2011). On the other hand, efficient insurance coordination can provide financial reassurance to patients, reduce uncertainty regarding medical expenses, and improve confidence in the healthcare system.

The economic impact of discharge delays is another significant concern for hospitals and patients alike. Prolonged hospitalization due to delays in bed availability or insurance procedures may increase healthcare costs in the form of additional room charges, medication expenses, diagnostic tests, and administrative costs. Hospitals may also face financial inefficiencies due to blocked beds and reduced patient turnover (Kusunoki & Morita, 2026; Azemee et al., 2026; Sebire et al., 2025; Chaffey, 2019; Kotler & Keller, 2016). Efficient discharge planning helps healthcare institutions optimize resource utilization, minimize unnecessary expenditures, and maintain effective hospital operations. Therefore, hospitals increasingly focus on developing integrated discharge management systems that improve coordination among doctors, nurses, insurance providers, and administrative departments.

Apart from economic implications, discharge management also has a strong psychological dimension. Patients undergoing hospitalization are often emotionally vulnerable due to illness, uncertainty, and treatment-related stress (Jones, 2026; Eriksen et al., 2026; Chen et al., 2025; Tang et al., 2022; Keegan et al., 2019). Delays during discharge may further increase anxiety, mental discomfort, and dissatisfaction among patients and their families.

Fear of additional expenses, uncertainty regarding insurance coverage, and waiting for bed arrangements may negatively influence patients' mental well-being (Nie et al., 2026; Azemee et al., 2026; Sebire et al., 2025; Tang et al., 2022; Keegan et al., 2019). Conversely, timely discharge procedures, clear communication, and proper insurance support can create a sense of reassurance and emotional stability among patients. Thus, psychological factors are closely linked with discharge efficiency and patient-centered healthcare management.

In recent years, healthcare administrators and policymakers have emphasized the importance of patient-centered discharge systems that focus not only on operational efficiency but also on patient comfort and satisfaction (Eriksen et al., 2026; Wen et al., 2026; Chen et al., 2025; Tang et al., 2022; Keegan et al., 2019). Effective discharge management contributes to improved patient outcomes, better hospital reputation, and enhanced quality of healthcare services. Hospitals adopting advanced bed management systems, digital insurance processing, and coordinated discharge planning are more likely to achieve higher levels of patient satisfaction and organizational efficiency.

The present study focuses on examining the economic and psychological effects of bed availability and insurance-related procedures during the hospital discharge process. The study aims to understand patients' perceptions regarding the impact of discharge management on medical expenses, anxiety levels, mental well-being, and overall discharge experience. It also evaluates whether insurance procedures contribute to delays, stress, or financial concerns among patients (Eriksen et al., 2026; Lu et al., 2026; Maley, 2026). By analyzing responses collected from hospital patients, the study provides insights into the effectiveness of discharge management systems and highlights areas where hospitals can improve their operational and patient care practices (Nie et al., 2026; Jones, 2026; Kusunoki & Morita, 2026; Brazie, 2026; Wen et al., 2026; Azemee et al., 2026).

The findings of this study are expected to contribute significantly to the field of healthcare administration and hospital management. The research will help hospital administrators understand the importance of efficient bed allocation systems, streamlined insurance procedures, and patient-centered discharge planning. Furthermore, the study will provide practical recommendations for improving discharge coordination, reducing patient stress, and enhancing the overall efficiency of healthcare services. In this way, the research seeks to support hospitals in developing more effective discharge management systems that balance operational efficiency with patient satisfaction and well-being.

2. Objectives of the Study

1. To examine the economic impact of bed availability during discharge.
2. To analyze the psychological effects associated with bed availability.
3. To evaluate the role of health insurance in discharge management.
4. To assess patient perceptions regarding discharge procedures.

3. Research Methodology

The present study is descriptive and analytical in nature and focuses on examining the economic and psychological impact of bed availability and insurance-related procedures during hospital discharge management. Primary data were collected from 400 respondents through a structured questionnaire based on a five-point Likert scale. The respondents included patients who experienced hospital discharge procedures involving bed allocation and insurance formalities. Convenience sampling technique was used for selecting the respondents. The collected data were analyzed using statistical tools such as mean, standard deviation, standard error mean, and one-sample t-test to evaluate patient perceptions regarding medical expenses, anxiety, mental well-being, insurance delays, and discharge-related stress. Reliability analysis was also conducted to ensure the consistency and validity of the data. Secondary data were collected from books, journals, research articles, and healthcare management reports to support the theoretical framework of the study.

Particulars	Description
Nature of Study	Descriptive and Analytical
Data Source	Primary Data
Sample Size	400 Respondents
Sampling Method	Convenience Sampling
Tool for Data Collection	Structured Questionnaire
Statistical Techniques	Mean, Standard Deviation, One-Sample t-test

4. Analysis and Interpretation

The analysis and interpretation of data were carried out using descriptive statistics and one-sample t-test techniques. The findings indicate that respondents generally had positive perceptions regarding bed availability and insurance-related procedures during hospital discharge. The results also show that these factors did not create significant financial burden or psychological stress for most patients.

4.1 Economic and Psychological Impact of Bed Availability

Table 1: One-Sample Statistics for Bed Availability.

Statements	N	Mean	Std. Deviation	Std. Error Mean
Bed availability in this hospital did not impact overall medical expenses.	400	3.67	0.772	0.039
There was no additional cost due to delays in bed availability.	400	3.67	0.826	0.041
I did not feel anxious while waiting for a bed to become available during hospital stay.	400	3.73	0.871	0.044
My mental well-being was not impacted due to uncertainty regarding bed availability.	400	3.78	0.842	0.042

Source: Compiled by Researcher on the Basis of Personal Survey

Interpretation

Table 1 presents the one-sample statistics related to the economic and psychological impact of bed availability during the hospital discharge process. The analysis shows that all mean scores are above 3.5, indicating that respondents generally agreed that bed availability did not create major financial or psychological difficulties. The statement “My mental well-being was not impacted due to uncertainty regarding bed availability” recorded the highest mean score of 3.78, reflecting that most patients did not experience significant emotional stress during hospitalization. Similarly, the statements related to medical expenses and additional costs due to delays both recorded mean scores of 3.67, suggesting that respondents largely believed that bed availability did not increase their financial burden. The standard deviation values ranging from 0.772 to 0.871 indicate moderate variation in responses among participants. The relatively small standard error mean values further show that the sample mean estimates are reliable and close to the actual population mean. Overall, the findings suggest that the hospital managed bed availability efficiently, minimizing both economic burden and psychological stress among patients.

Table 2: One-Sample t-Test for Bed Availability.

Statements	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
Bed availability did not impact overall medical expenses.	95.083	399	0.000	3.673	3.60	3.75
No additional cost due to delays in bed availability.	88.827	399	0.000	3.670	3.59	3.75
No anxiety while waiting for bed availability.	85.751	399	0.000	3.733	3.65	3.82
Mental well-being was not impacted due to uncertainty.	89.676	399	0.000	3.778	3.69	3.86

Source: Compiled by Researcher on the Basis of Personal Survey

Interpretation

Table 2 presents the results of the one-sample t-test conducted to examine respondents' perceptions regarding the impact of bed availability during the hospital discharge process. The findings reveal that all the calculated t-values are very high and statistically significant at the 5 percent significance level, as the p-values for all statements are 0.000, which is less than 0.05. This indicates that respondents significantly agreed with the statements related to bed availability and its limited economic and psychological impact. The highest mean difference value of 3.778 was observed for the statement related to mental well-being, suggesting that uncertainty regarding bed availability did not significantly affect patients psychologically. Similarly, respondents agreed that bed availability did not increase medical expenses or create additional costs due to delays. The confidence interval values are also positive and narrow, indicating reliability and consistency in the responses collected from participants. Overall, the results suggest that the hospital managed bed availability effectively, which helped reduce financial burden, anxiety, and stress among patients during discharge.

4.2 Economic and Psychological Impact of Insurance Procedures

Table 3: One-Sample Statistics for Insurance Procedures.

Statements	N	Mean	Std. Deviation	Std. Error Mean
Health insurance coverage did not impact overall discharge cost.	400	3.79	0.794	0.040
Health insurance did not slow down discharge procedures.	400	3.81	0.819	0.041
Insurance coverage provided reassurance during discharge.	400	3.64	0.757	0.038
Insurance procedures did not create additional stress.	400	3.72	0.788	0.039

Source: Compiled by Researcher on the Basis of Personal Survey

Interpretation

Table 3 presents the one-sample statistics related to insurance procedures during the hospital discharge process. The findings show that all mean values are above 3.5, indicating that respondents generally had positive perceptions regarding health insurance procedures. The highest mean score of 3.81 was observed for the statement that health insurance did not slow down discharge procedures, suggesting that most patients believed insurance-related formalities were managed efficiently. Similarly, the mean score of 3.79 for overall discharge

cost indicates that respondents felt insurance coverage helped reduce financial burden during discharge. The statement regarding reassurance through insurance coverage recorded a mean score of 3.64, showing that patients felt emotionally secure knowing that their expenses would be covered. The standard deviation values ranging from 0.757 to 0.819 indicate moderate variation in responses, while the low standard error mean values suggest that the sample estimates are reliable. Overall, the results indicate that insurance procedures contributed positively toward reducing financial concerns, stress, and uncertainty during the hospital discharge process.

Table 4: One-Sample t-Test for Insurance Procedures.

Statements	t	df	Sig. (2-tailed)	Mean Difference	Lower	Upper
Insurance coverage did not impact overall discharge cost.	95.346	399	0.000	3.785	3.71	3.86
Insurance procedures did not slow discharge process.	93.053	399	0.000	3.810	3.73	3.89
Insurance coverage provided reassurance.	96.147	399	0.000	3.638	3.56	3.71
Insurance procedures did not create stress.	94.336	399	0.000	3.715	3.64	3.79

Source: Compiled by Researcher on the Basis of Personal Survey

Interpretation

Table 4 presents the results of the one-sample t-test conducted to evaluate respondents' perceptions regarding insurance procedures during the hospital discharge process. The findings show that all calculated t-values are very high and statistically significant, with p-values of 0.000, which are below the 0.05 significance level. This indicates strong agreement among respondents regarding the positive role of health insurance in discharge management. The highest mean difference value of 3.810 was observed for the statement that insurance procedures did not slow down the discharge process, suggesting that most respondents believed insurance formalities were handled efficiently. Similarly, respondents agreed that insurance coverage reduced overall discharge costs, provided reassurance during hospitalization, and did not create additional stress. The confidence interval values are positive and narrow, indicating consistency and reliability in the responses. Overall, the

results suggest that health insurance procedures contributed positively toward reducing financial burden, emotional stress, and uncertainty among patients during hospital discharge.

5. Major Findings

1. Bed availability did not significantly increase medical expenses for most respondents.
2. Patients generally did not experience severe anxiety due to bed availability issues.
3. Insurance procedures were perceived as efficient and supportive.
4. Respondents felt reassured regarding financial coverage through insurance.
5. Overall satisfaction with hospital discharge management was high.

6. CONCLUSION

The study concludes that efficient hospital discharge management systems play a vital role in improving patient satisfaction and enhancing overall hospital operational efficiency. The findings reveal that most respondents did not experience significant financial burden, anxiety, or psychological stress due to bed availability and insurance-related procedures during discharge. Patients generally perceived hospital discharge coordination positively, indicating that hospitals have been effective in managing bed allocation, discharge planning, and insurance formalities in a systematic manner. Efficient discharge management also contributed to smoother patient flow and reduced operational challenges within hospitals.

The statistical analysis further confirmed strong agreement among respondents regarding the effectiveness of discharge management practices, as all results were found to be statistically significant. Although the overall perception was positive, a few respondents still reported minor stress and uncertainty during discharge procedures. Therefore, hospitals should continue focusing on improving communication systems, adopting advanced digital insurance processing mechanisms, and strengthening patient support services to further minimize delays and enhance the overall discharge experience. Continuous improvement in discharge planning and coordination will help hospitals maintain higher levels of patient satisfaction and healthcare service quality.

7. Suggestions

1. Hospitals should implement advanced bed management systems.
2. Real-time communication regarding discharge timelines should be improved.
3. Insurance claim procedures should be digitized further.
4. Psychological counseling support may help patients facing anxiety during discharge.
5. Regular patient feedback systems should be adopted for continuous improvement.

8. Implications

8.1 Theoretical Implications

The present study contributes to the theoretical understanding of healthcare administration and hospital discharge management by integrating economic and psychological dimensions of patient experiences during discharge procedures. The findings strengthen existing theories related to patient flow management, healthcare service efficiency, and patient-centered care by demonstrating that effective bed availability systems and streamlined insurance procedures positively influence patient satisfaction and operational performance. The study also highlights the relationship between hospital operational efficiency and patients' psychological well-being, thereby extending the conceptual understanding of discharge management practices in healthcare institutions.

8.2 Practical Implications

The study provides practical implications for hospitals and healthcare institutions by emphasizing the importance of efficient discharge planning, bed allocation systems, and insurance coordination. Hospitals can utilize the findings to improve discharge procedures, reduce delays, and minimize financial and psychological burden on patients. The results suggest that effective communication regarding bed availability and insurance approvals can reduce patient anxiety and improve discharge experiences. The study also highlights the need for adopting digital technologies and automated discharge systems to enhance coordination among hospital departments and improve healthcare service quality.

8.3 Managerial Implications

The findings of the study offer important managerial implications for hospital administrators and healthcare managers. Efficient management of bed allocation and insurance processing can help hospitals improve patient flow, optimize resource utilization, and reduce operational inefficiencies. Hospital managers should focus on strengthening discharge coordination systems, implementing real-time bed management technologies, and improving communication between medical, administrative, and insurance departments. Managers should also prioritize patient-centered discharge planning by providing timely updates, emotional support, and transparent billing procedures to enhance patient trust and satisfaction. Furthermore, investment in digital healthcare infrastructure and staff training can significantly improve the effectiveness of hospital discharge management systems.

8.4 Research Implications

8.4.1 Contribution to Healthcare Management Literature

The present study contributes significantly to the existing literature on healthcare administration and hospital discharge management by examining the economic and psychological impact of bed availability and insurance procedures simultaneously. The study provides empirical evidence regarding how efficient discharge systems influence patient satisfaction, hospital efficiency, and healthcare service quality. It broadens the understanding of patient-centered discharge management practices within healthcare institutions.

8.4.2 Theoretical Implications

The study strengthens theoretical understanding related to hospital operations, patient flow management, and healthcare service efficiency. The findings support the idea that effective bed management and streamlined insurance procedures are essential components of successful discharge planning. The research also highlights the interrelationship between operational efficiency and patient psychological well-being during hospital discharge.

8.4.3 Methodological Implications

Methodologically, the study demonstrates the usefulness of descriptive statistics and one-sample t-test analysis in examining patient perceptions regarding discharge management systems. The statistical approach used in the study may serve as a useful framework for future healthcare-related empirical research. Future researchers may further apply advanced statistical techniques such as regression analysis, structural equation modeling, factor analysis, or interpretive structural modeling to explore deeper relationships among discharge management variables.

8.4.4 Implications for Future Research

The study provides a strong foundation for future research in healthcare management and hospital administration. Future studies can expand the research by including larger sample sizes, multiple hospitals, and comparative studies between public and private healthcare institutions. Researchers may also examine additional factors such as discharge communication quality, staff behavior, digital healthcare technologies, patient trust, post-discharge care, and readmission rates to gain broader insights into discharge management practices.

8.4.5 Policy and Healthcare Research Implications

The findings of the study may assist healthcare policymakers, hospital administrators, and researchers in developing more efficient discharge management policies and patient-centered healthcare systems. The study highlights the need for integrating digital insurance processing

systems, advanced bed management technologies, and improved communication mechanisms to enhance healthcare efficiency and patient satisfaction. These findings may guide future healthcare reforms and research initiatives aimed at improving hospital operational performance and discharge coordination systems.

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