



**SDI Review Form 1.6**

Journal Name:	<a href="#">Asian Journal of Medicine and Health</a>
Manuscript Number:	Ms_AJMAH_43684
Title of the Manuscript:	CLIENTS' PERCEPTION AND SATISFACTION WITH NATIONAL HEALTH INSURANCE SCHEME SERVICES: A STUDY OF ACADEMIC STAFF OF USMANU DANFODIYO UNIVERSITY SOKOTO
Type of the Article	Original Research Article

**General guideline for Peer Review process:**

This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)



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**PART 1: Review Comments**

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<b>Compulsory</b> REVISION comments	<p><b>Abstract</b></p> <p>Line 12-13</p> <p>The use of clients meant that you selected service users. So your statement that "less than half 48.9% of the respondent enrolled" is a misleading statement. If your study selected both users and non-users of the Health Insurance Scheme, then the word clients as used in the title may be reconsidered. As it connote that you selected users of the scheme.</p> <p>Line 14</p> <p>Kindly indicate whether the 59.6% are majority of the service users (48.9%) or what?</p> <p>Line 21-22</p> <p>Be clear here, what kind of facility are you talking about? Specific explanation will aid readers understanding.</p> <p><b>Introduction</b></p> <p>The statement from line 30-31 needs a source. Same as statement on Line 34-36</p> <p>Line 41-46</p> <p>The concept "Social protection floor" cannot be simplified to mean social health insurance. I suggest you read Hennebury J. (2014) "Falling through the cracks? Migrant workers and the Global Social Protection Floor" and L Hong, K Kongshøj (2014) China's welfare reform: An ambiguous road towards a Social Protection Floor. To have more insight about the concept of social protection floor to better situate it in this study.</p> <p>Also, author(s) made reference to some countries, for the benefit of international audience, I suggest you indicate these countries and their approach towards the SHI.</p> <p>Line 60-61</p> <p>Author(s) described the Health programme in Ghana to be community based. For a fact, Ghana has a National Health Insurance as far back as 2003 and not community based. See "Abdullah, Tanimu and Bentum (2018), Expectations and Realities: The views and experiences of HIV/AIDS Patients on Ghana's Health Insurance Scheme" and other numerous studies to have more insight about the Health Insurance in Ghana.</p>	<p>Thank you very much for your vital correction, I correct them and I resend the correction.</p> <p>Thank you.</p>



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	<p>Line 67-68</p> <p>It will strengthen the rigour of the paper to indicate the specific studies author(s) are referring to.</p> <p><b>General comment for the introduction section</b></p> <p>Author(s) have to reconsider the introduction section and make it more succinct and simple.</p> <p>Argument in this section appears jerky and disorganised which will make it difficult for the audience.</p> <p>It will benefit the rigour of the manuscript if authors state clearly the context of their argument. At a point authors seems to be on the line of social protection and general welfare then on another side authors looks at financing of health. It will be of good benefit to the audience if the context of the argument is made clear.</p> <p>I suggest you limit the introduction section to at most a page and be succinct and simple. Readers will feel bored to read a large introduction of this nature.</p> <p>Also, consider linking your argument to current wider literature.</p> <p>There exists voluminous literature on NHIS in Africa, consider reference more current papers to make your argument relevant in current context. See example De Allegri M, Sanon M, Sauerborn R. "To enrol or not to enrol?": A qualitative investigation of demand for health insurance in rural West Africa. <i>Social Science &amp; Medicine</i>. 2006; 62(6): 1520–1527. <a href="https://doi.org/10.1016/j.socscimed.2005.07.036">https://doi.org/10.1016/j.socscimed.2005.07.036</a></p> <p><b>Abdullah, A.</b>, Tanimu J., Bentum H. (2018). Expectations and Realities: The Views and Experiences of HIV/AIDS Patients on Ghana's National Health Insurance Scheme. <i>Asian Journal of Medicine and Health</i>, 12 (2), 1-9 DOI: 10.9734/AJMAH/2018/42452</p> <p>Jehu-Appiah C, Aryeetey G, Agyepong I, Spaan E, Baltussen R. Household perceptions and their implications for enrolment in the National Health Insurance Scheme in Ghana. <i>Health Policy and Planning</i>. 2012; 27(3): 222–233. <a href="https://doi.org/10.1093/heapol/czr032">https://doi.org/10.1093/heapol/czr032</a>,</p>	
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	<p>Abiir GA, McIntyre D. Achieving universal health care coverage: Current debates in Ghana on covering those outside the formal sector. BMC International Health and Human Rights. 2012;12 (25). <a href="https://doi.org/10.1186/1472-698X-12-25">https://doi.org/10.1186/1472-698X-12-25</a></p> <p>Setswe G, Witthuhn J, Muyanga S, Nyasulu P. The new National Health Insurance policy in South Africa: Public perceptions and expectations. International Journal of Healthcare Management. 2016; 9(2): 77–82. <a href="https://doi.org/10.1080/20479700.2016.1142695">https://doi.org/10.1080/20479700.2016.1142695</a></p> <p><b>Theories of perception</b> Author (s) failed to link the theories to the subject under investigation. A linkage of will be of significance to the manuscript.</p> <p><b>Literature Review</b> This section reads disjointed, author(s) should consider signposting the section with specific headings to guide readers. Example sub sections can be on; perception of NHIS programmes, Factors influencing health care usage and clients satisfaction with health insurance schemes.</p> <p>Also, authors should consider reading more recent publications between 2008-2018.</p> <p><b>Study Area</b> Author(s) should reconsider this section, I would like to see the section organised with information on the location of the university, population, programmes run by the university, health facilities in the university and access to health facility in the university. Remember you are writing in the area of health care usage. That should be made clear.</p> <p><b>Study population</b> Can you indicate the reason for the inclusion and exclusion of certain groups in the study? This will help in making meaningful comparison to other study.</p> <p><b>Sampling procedure</b> Information on the reason for selecting just 278 participants will be of importance. Also, indicate in terms of percentage proportion of the selected participants off the total population.</p> <p><b>Data collection</b></p>	
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	<p>It will strengthen the rigour of the paper if you include information on the period for the data collection. And the retention rate of the questionnaires. As well as information on how the questionnaires were administered.</p> <p><b>Additional comment on methodology</b> Authors should provide section on specific ethical issues the study observed.</p> <p><b>Socio-demographic characteristics of the respondents</b> Kindly give information justifying why majority of your participants were males.</p> <p><b>Discussion</b> I would like to see an updated discussion section to correspond to the changes made to the literature review section.</p> <p><b>Language</b> The paper will benefit from thorough proof reading to address grammatical and punctuation mistakes.</p> <p><b>References</b> I suggest you reconsider the references format and style of the journal for both in text and bibliographic details.</p> <p><b>Ethical issues:</b> Yes, but author(s) failed to comment on ethical issues observed. As a result, a call has been made for such section to be provided under the methodology.</p>	<p>Ethical approval for the study was obtain from Usmanu Danfodiyo University Sokoto and informed consent were obtained from participants</p>
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<p><b>Minor</b> REVISION comments</p>	<p><b>Introduction</b> Line 86 Your work will benefit from proof reading. You provide open parentheses but fails to indicate where it ends.</p> <p><b>Study Area</b> Kindly provide headings to your table in order to guide readers.</p>	
<p><b>Optional/General</b> comments</p>	<p><b>Study Area</b> Some elements in the study area can be removed since they do not add any relevance to the study. Statement on the rainfall pattern of the State, Seasons and Vegetation can be removed.</p> <p>Information from Line 252-258 can be deleted. Remember you are writing to appeal international audience. Therefore, you have to write very critical and succinct.</p>	