



SDI FINAL EVALUATION FORM 1.1

PART 1:

Journal Name:	Asian Journal of Medicine and Health
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 Article:	Original Research Article

PART 2:

FINAL EVALUATOR'S comments on revised paper (if any)	Authors' response to final evaluator's comments
<p>Majority of the recommendations made by the reviewer was not addressed. Approach to addressing the comments was very poor. I therefore maintain that author(s) respond to the comments below to ensure the paper meet the standard of the journal. Author(s) should consider addressing each comment in a chronological order by stating areas they disagree with the reviewer comment and why?</p> <p>Abstract</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>General comment for the introduction section</p> <p>Author(s) have to reconsider the introduction section and make it more succinct and simple.</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</p>	



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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. *Social Science & Medicine*. 2006; 62(6): 1520–1527. <https://doi.org/10.1016/j.socscimed.2005.07.036>

Abdullah, A., Tanimu J., Bentum H. (2018). Expectations and Realities: The Views and Experiences of HIV/AIDS Patients on Ghana's National Health Insurance Scheme. *Asian Journal of Medicine and Health*, 12 (2), 1-9 DOI: 10.9734/AJMAH/2018/42452

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. *Health Policy and Planning*. 2012; 27(3): 222–233. <https://doi.org/10.1093/heapol/czr032>,

Abihiro 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). <https://doi.org/10.1186/1472-698X-12-25>

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. <https://doi.org/10.1080/20479700.2016.1142695>

Theories of perception

Author (s) failed to link the theories to the subject under investigation. A linkage will be of significance to the manuscript.

Literature Review

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. This has still not been done.

Also, authors should consider reading more recent publications between 2008-2018.

Study Area

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



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are writing in the area of health care usage. That should be made clear.

Study population

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.

Sampling procedure

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.

Data collection

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.

Additional comment on methodology

Authors should provide section on specific ethical issues the study observed.

Socio-demographic characteristics of the respondents

Kindly give information justifying why majority of your participants were males.

Discussion

I would like to see an updated discussion section to correspond to the changes made to the literature review section.

Language

The paper will benefit from thorough proof reading to address grammatical and punctuation mistakes.

References

I suggest you reconsider the references format and style of the journal for both in text and bibliographic details.

Reviewer Details:

Name:	<i>Alhassan Abdullah</i>
Department, University & Country	<i>Kwame Nkrumah University of Science and Technology, Ghana</i>