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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 the Article	Original Research Article

General guideline for Peer Review process:

This journal's peer review policy states that <u>NO</u> manuscript should be rejected only on the basis of '<u>lack of Novelty'</u>, 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)
Compulsory REVISION comments In Abstract, methodology sub section in line 10	Mention was made of data collection and sampling methods. There is however no information stating how data was analysed. Three key procedure should appear in abstract methodology: data collection, sampling technique and how the data was analysed.	
Systematic sampling or simple random sampling?	Systematic sampling reported in the abstract, while simple random sampling method is reported in the body of the article (line 305), under the sampling subheading. There should be consistency in what is being reported or conveyed to the readers.	
Punctuations, use of parenthesis () Intext citations errors	All through the article there are many sentences that are not properly punctuated. Commas, full stops and () are omitted or not properly placed where they should be. These errors and omissions render the sentences vague and confusing, leaving the reader to interpret what is supposedly intended to be conveyed by the researcher with difficulties. Some punctuation errors/ omissions requiring attention are listed for possible review and correction. Check sentences in Lines 36, 95, 98, 101, 102 109, 180, 202, 212, 229, 300, 385, 404, 416,419, 424. Omitted question mark "?" in line 132 Some omission or wrongly placed () can be checked for review in Lines 13, 206, 213, 221, 229, 374, 389, 391, 398, 405, 418. Some of the errors are related to improper placement of parenthesis in intext citations.	
Quoting of sources of information	Certain ideas or information reported were presented as from other sources and not the researcher's opinion, those sources were however not cited. Examples are statements that ended in Lines 36, 97, 132.	
Statistical tools used for analysis Consistency in data analysis technique reported and the corresponding results	No specific statically tool used in SPSS to analyse the data and arrive at the results was mentioned. It was reported that, "categorical data were presented as cross tabulation and test of significance was by Chi-square at 95% confidence interval" under data analysis section. But the results presented under the results section showed frequency of each variable measured from the respondents in %. This portrayed the extend of analysis conducted. There was no evidence, or any table in the results section that showed that the data were treated as reported above. It will be appropriate to review and state exactly the analysis technique employed that produced the results presented and discussed in the paper.	
Educational level mentioned as a variable in discussion section	In the study, educational level was not stated to have been included in the questionnaire. It was not also reflected in the results presented. However, it was explained in statements in line 367 – 369 that tertiary education level was responsible for their level of awareness. This speculation not based on the results, no literature reviewed make this statement a guess work. Such should be avoided, if they are not to make comparison with previous studies.	

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Minor REVISION comments		
Logical flow and standalone sentences or statements	Several sentences are left hanging, with no logical flow. These kinds of statements may disinterest the reader and may constitute a problem to the publisher. There is need to review them and ensure they are made to be complete sentences and logical flow. Check sentences in lines 32-34; 48-49; 75-76; 408 -409 for review.	
Typo and grammatical errors, woolly, lengthy and vague sentences		
	Few typo errors were observed, many grammatical errors, quite several lengthy and tortured and vague sentences that require revising and rephrasing in results, discussions and conclusion/recommendation sections. Some tautologies were also observed. Check some of these in lines 180 -185; 387-397; 404 -407; 409-414; 424-427, 443-446.	
Optional/General comments		
Detailed history of area of the study (Sokoto) Detailed history of the University	In my opinion too, much details on the area of study may not be necessary. Though it is at the Publisher's discretion. The researcher paid more attention to background history and provided detail information on the study area than the study itself.	

Reviewer Details:

Name:	Paul Rambe Yunana
Department, University & Country	Texila American University, Guyana

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