



SDI Review Form 1.6

Journal Name:	International Journal of TROPICAL DISEASE & Health
Manuscript Number:	Ms_IJTDH_25886
Title of the Manuscript:	MAJOR DISEASES AMONG UNDERSERVED POPULATION OF OGUN STATE, NIGERIA
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 <i>(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)</i>
<u>Compulsory</u> REVISION comments	While average income of participants is US\$114.21 the insurance premium is US\$22.22, which appears to be high and unaffordable for majority. The authors need to compare the insurance schemes of other areas/ countries in relation to premium paid and average income of the individual.	The premium put at US\$22.22 per year is a one-off yearly payment which would be far cheaper compared to cost at either public or private health facilities. Such an enrollee would be protected from unexpected high (catastrophic) health expenses. Such an enrollee can access care whenever needed during the year for which the premium of US\$22.22 has been paid. The amount US\$114.21 stated is the average monthly income of the household heads. References that compared the insurance scheme of other countries in relation to the premium paid and the average income of the individuals/households have been included(pages 15 and 16, lines 228-238.
<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments		