



SDI Review Form 1.6

Journal Name:	International Journal of TROPICAL DISEASE & Health
Manuscript Number:	Ms_IJTDH_27309
Title of the Manuscript:	ENROLLEES PERCEPTION OF NATIONAL HEALTH INSURANCE SCHEME
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)
Compulsory REVISION comments	Introduction: The introduction contains about 3 paragraphs dedicated to the description of the NHIS in Nigeria. I suggest that this part be moved to a different section. The introduction should contain a brief background of the context of the paper, point to the key research questions and objectives and state the importance of the study. This is missing in this paper and must be corrected. Sampling: The paper states the small number of the sample as a limitation but this is a major flaw in the study that needs to be justified. What was the sampling frame? How did the authors arrive at an adequate number of 150 respondents? Variables: what informed the selection of variables in the model? Saying that these variables are important is not enough. There should reasons why these were deemed to be potential determinants of enrolment and therefore had to be included in the model.	The introduction has been revised using added relevant references to justify the study and describe the background of the context of the paper as suggested by the reviewer. The sample size 150 (50 per institution) was determined on the basis of the study being a pilot conducted preparatory to a larger study. The variables were selected as determinants of whether NHIS is achieving one of its set goal of reducing out-of-pocket expenditure and meeting enrolees expectations or not.



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	Referencing: This needs to be improved with more references from Africa. There have been a number of perception studies in Ghana which the author has omitted. Some examples are given below: Dixon, J., Tenkorang, E. Y., & Luginaah, I. (2013). Ghana's National Health Insurance Scheme: a national level investigation of members' perceptions of service provision. BMC international health and human rights, 13(1), 35. Fenny, AP, Hansen, KS, Asante, FA & Enemark, U 2014, 'Patient Satisfaction with Primary Health Care – A Comparison between the insured and non-insured under the National Health Insurance Policy in Ghana' Global Journal of Health Science, Vol 6(4)	The reference section of the manuscript has been improved with additional references from Africa and Asia on studies on perception of health insurance schemes as suggested by the reviewer.
<u>Minor</u> REVISION comments	The manuscript needs to be edited for grammatical errors. In the abstract, authors refer to 22.9% as a substantial proportion. This cannot be right.	i) The grammatical errors in the manuscript have been corrected accordingly as suggested by the reviewer. ii) The sentence referring to 22.9% as a substantial proportion in the abstract has been rephrased.
<u>Optional/General</u> comments	Although the author(s) provide a good overview of the NHIS and are able to link their results to the conclusions, the paper will need to be restructured to make it acceptable for publication.	