



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>)



SDI Review Form 1.6

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)
<u>Compulsory</u> REVISION comments	Issues concerning social protection policies in the form health insurance and their distribution have become very much important in the contemporary times. This is particularly so in the developing countries where healthcare demand and supply interplay has resulted in higher cost of healthcare and poor access. The situation in the sub-Saharan Africa is rather, of a special interest. The authors did well by examining, the perceptions and experiences of subscribers about national health insurance policy of Nigeria. That said, I have a number of comments and/or suggestions to strengthen the face of this paper. At present, a few things ought to be done to meet the standards of an international journal like the <i>International Journal of TROPICAL DISEASE & Health</i>. The title of this paper, as it stands now, seems incomplete. The title should provide a clear snapshot of the tenet of the paper, and therefore should be very much informative. Readers may want to know from a glance, what the study is about and probably where it was conducted. Again authors need to replace “enrollees” with “subscribers”. I suggest you keep the title as follows: <i>Subscribers' perceptions and experiences of the National Health Insurance Scheme in Lagos State, Nigeria</i>	The title of the paper has been revised as suggested by the reviewer. Thanks to the reviewer for suggesting ‘subscribers’ but the nomenclature ‘enrolee’ was used because in Nigerian context, the scheme is mandatory for all Federal civil servants and not voluntary. In addition, the scheme refers to them as enrollees in its operational guideline.



SDI Review Form 1.6

	In this draft the English is weak and interferes with reader comprehension. In revision, the paper requires a thorough editorial review by the authors for English grammar and punctuation. Common issues include singular/plural; when to use the article before nouns and adjectives; long, run-on sentences and run-on paragraphs. Again, the authors should keep to the use of either British or American English, but not a mixture of both, especially with the use of words with “s” and “z”. It is always unappealing to follow long sentence. E.g. Page 2, lines 34-37, 37-39. “Out-of-pocket health expenses play a major role in health financing in Nigeria” could be one sentence. Again, Page 3, Lines 64-68, 77-82 and a host of many others. Keep sentences as short and simple as practicable. In general, citing is inconsistent. For example, the majority of the section of facts of the description of national health insurance package in the introduction section is uncited. The statement “Given that there has been ...countries (LMICs), ...satisfaction based on knowledge ... insurance scheme setting [10], ... efficient health care for the citizens... will continually engage enrolees’ interest” has been presented to carry no meaning. Authors should reframe and break it into simple sentences. The caption “study areas” should present more information than it is now in the draft. I expect to see a brief background information about the areas rather than just listing their names. Left with a mere listing, you could have done this under the “study design” sub-section. Again the design should capture nature of the study as well, qualitative, quantitative or both? The caption “sampling” is omitted. Indicating this will help your audience to follow easily. Aside from these, the methodological approach employed in this study is far from clarity. Bear in mind that sampling is not synonymous with data collection. I am not convinced why the authors set out to conduct the study in these three health institutions. Did you have	The manuscript has been read over and the grammatical errors have been corrected appropriately. The long sentences have been re-constructed to be short and simple for easy comprehension. Appropriate references have been cited in the section of facts of the description of national health insurance package in the introduction and method sections. The sub-section on the study area has been developed with more information describing the location where the study was conducted. Similarly, the study design sub-section has been revised to capture the nature of the study. The sampling procedure used for the study has been fully described in the sampling sub-section of the paper and separated from the data collection procedures stated
--	---	---



SDI Review Form 1.6

	certain prior idea about these hospitals? Or based on the geographic proximity? Or based on what assumptions? Justification for this purposively selection is required. Authors claim they used a multi-stage approach. This must be explained. Again, you will do your audience good to explain how the systematic random sampling technique was applied. "Data were collected using self-administered semi-structured questionnaire". This needs a further explanation. How, where and when was this activity carried out? "The analyses were carried out using important variables". It is mundane to refer certain variables in your study to as important. Are there any variables you used that were not important? Study limitations should be part of the discussion of the paper or presented after the discussion. It therefore must be moved. The discussion should provide interpretations to the figures, tables and charts generated in the results section. I don't expect to see these figures/percentages repeated in the discussion. Authors should work on this. A serious question of generalisability is in the conclusion. Given a sample of 143, can this really be concluded with confidence? The conclusion should propose for a further research involving a larger sample and an expanded area/health institutions to be able to be emphatic about your inferences.	in its own sub-section. The limitation of the study is now part of the discussion in Line 382 of the manuscript. The percentages formerly repeated in the discussion session have now been expunged. The suggestion of the reviewer has been adopted in the conclusion as stated in Lines 325-326.
--	--	--



SDI Review Form 1.6

<u>Minor</u> REVISION comments		
<u>Optional/General</u> comments	The paper could be better balanced structurally. I question if the introduction and methodology cannot be tightened and the conclusion generated upon.	