



SDI Review Form 1.6

Journal Name:	International Journal of TROPICAL DISEASE & Health
Manuscript Number:	Ms_IJTDH_27680
Title of the Manuscript:	National Health Insurance Scheme: A highly subsidized health care program for a privileged few in Nigeria.
Type of the Article	Opinion 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	Line 138 – 146; The paper does not have methodology, the information in this section if just a description of the data. Use of excel and Google does not constitute methods. The author needs to rework on this section, in other words the author should guide the future readers to understand if they were to replicate this study in other African or developing states. What method should be used? Why is this method preferred? Without a well explained methodology section this paper cannot qualify for publication in a scientific journal. Line 152 – 153; what are you comparing with to know it is on the high side? This need correction or citation. Line 203 – 204; You can't make such conclusion since this study does not have any causal/ impact effects. Where is this discussion coming from because this not your results?	This section has been appropriately addressed. Please see the section as a confirmation. The figures were compared with African average. Although, some of the figures between Nigeria and Africa average were similar, generally, it is worse in Nigeria compared with African average, please see Table 1. The source of the data in the Table was from the Federal Ministry of Health (FMOH), Nigeria. Strategic Review of Nigeria's National Health Insurance Scheme. Abuja Nigeria; 2014. (This is also referenced as 16 in the manuscript reference list). The discussion was based on the results section as is seen in Tables 1,2,3,4 as well as in Fig. 1. This is clear enough as a basis for making useful discussion. I have referenced the sources of my data adequately and appropriately for a reader to have a good grasp of the manuscript's content and the idea behind it. This has been addressed appropriately.



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	The whole paper need intensive editorial work, to improve the flow of ideas. There is need to remove the active language/ journalistic language	
<u>Minor</u> REVISION comments	Line 11 – 12; This sentence in not clear and the word unconnected is misplaced The objective are not clear and the should be improved by clearly stating them	It has been re-constructed. Thanks. The objective is to assess the performance of the scheme (NHIS) in the southwest geo-political zone of Nigeria, using the 3 dimensions of Universal Health Coverage such as (i). The population covered (ii). Extent of financial protection/generated and (iii). Extent of services provided. The population covered in the southwest geo-political zone is clearly stated as derived from the data obtained from the NHIS Zonal Office in Ibadan, Nigeria. The extent of financial protection was derived from fund generated by the scheme. At least for now, this is solely from the Employer, i.e the Federal Government of Nigeria, while the present beneficiaries are not making any financial contribution yet. The gap is the difference between what it's supposed to be and what the reality/actual revenue generation is presently. The financial protection is obviously sub-optimal compared with a situation where the employee fulfils his own financial obligation in the scheme's arrangement. The extent of services covered could be by proxy, assessed by the revenue generated into the scheme as is depicted in Fig.1
<u>Optional/General</u> comments	The paper need more work, before it could be published.	