



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)
<u>Compulsory</u> REVISION comments	1. There are several factors that explain demand for health insurance. While access to healthcare services are enhanced by insurance it does not guarantee utilisation. Even if premiums are waived for some groups in society, such groups may still not enrol. For instance, despite free insurance for pregnant women in Ghana, 30% of eligible persons still opted out. The authors could have gone deeper. 2. I do not see the need for Table 1 and the information contained therein. It can be taken out since the objective of the study is to "... examine the challenges associated with the three dimensions of UHC"	There is a need for Table 1. It provides the necessary background information about the weak health system in Nigeria, and the need for a prepayment method for financing health care as it is presently available through the National Health Insurance Scheme of Nigeria. Table 1 provides the impetus for a need to ensure that the scheme succeeds to correct the poor health indicators especially among a people, majority of who are poor to individually pay for their health care costs all the time.
<u>Minor</u> REVISION comments	Kindly recast the sentence in line 64, especially the first part. Similarly, in lines 92 and 94 check the subject-verb agreement. E.g. HMOs have... or HMO has. In line 123, put a comma after hoped. In line 144, was should be changed to were. E.g. data were. All similar cases in the manuscript should be corrected.	
<u>Optional/General</u> comments	The manuscript needs proof reading to correct all grammatical and spelling mistakes. In line 48, there should be a space after the reference. Please proof read the manuscript and correct all typos.	