

Author's feedback against Editor's Comments :-

I can not understand why the authors can not revise their manuscript by native speakers as instructed. This response indicates that their methods and results have a possibility to include unreliable points.

L290

Efforts to promote adoption of the scheme by other tiers of government has.

This statement currently reads '**Efforts to promote adoption of the scheme by other tiers of government have**' Please note that '**has**' changed to '**have**'

Furthermore, to make clearer what the structure of governance tiers in Nigeria is, the paragraph below explains it better for the readers. It is between lines 26 – 30 of the current version (4) of the manuscript.

Nigeria is a three-tier federating entity, with the federal, states and the local governments as the levels of governance. While the federal level is the national government, the states and the local governments are the sub-national levels. The sub-national levels of government enjoy constitutional autonomy in certain sectors including health. Concerned about the poor health indices in the country, [6, 7, 8] the government of Nigeria established the National Health Insurance Scheme (NHIS) in 1995.

Keywords

Enrolees This has been addressed as follows; enrolees changed to **enrollees**