Author's response to reviews

Title: Knowledge, perception and expectations of capitation payment system in a health insurance setting: a repeated survey of clients and health providers in Kumasi, Ghana.

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Version: 2 Date: 12 December 2013

Author's response to reviews: see over
The Biomed Central Editorial Team

**REVISON OF JOURNAL ARTICLE**

MS: 9315293021081419: Knowledge, perception and expectations of capitation payment system in a health insurance setting: a repeated survey of clients and health providers in Kumasi, Ghana.

Thank you for assessing and proposing revisions to enhance better understanding of our manuscript.

We have revised the above manuscript according to your comments. Please find below the comments and the subsequent revisions made.

**Reviewer 1**

1. **Methodology**

The statement describing the study design has been reviewed to include the methods employed in the study.

A separate section has been written on study design and more insight has been thrown into the methods employed for the study.

The sub heading ‘data collection tools and techniques’ has been changed to ‘data collection and analysis’ to properly reflect the description.

The sampling technique has been further elaborated to throw more light on how the facility and clients were recruited.

2. Under the caption “Knowledge and attitude towards capitation”: results presented here do not reflect the variable of interest which is capitation. It rather elaborates on the NHIS. Authors may want to take a second look at that.

   - The authors wanted to have view of clients’ knowledge of the NHIS in general at this section. Although the payment system now being implemented is capitation, the scheme is the NHIS and authors thought of first exploring clients views of the NHIS.

3. under “awareness and attitude towards capitation”: authors mixed up responses of subscribers with those of providers and that makes it difficult to clearly decipher subscribers’ responses from those of providers. In one breath, they use the term “respondents” and in
another breath the use the term “providers”. Are the providers not part of the respondents? And who are the “respondents”? Authors may want to re-organize this paragraph to make it easier to understand the message being put across.

- This paragraph has been revised to enhance better understanding as recommended by reviewer.

4. Service expectations and perceived effects of capitation on service quality: line 3 (sentence 3). “Staff attitude” is a measure of quality. However, the authors seem to have used the “staff attitude” interchangeably with “quality of service”. It therefore makes it difficult to understand whether the “48%” is measuring “staff attitude” as an indicator of quality of service is measuring “quality of service” as a whole? The authors may want consider re-working on this for a better clarification.

- The 48.5% was measuring expectation of staff attitude. The authors have revised to section to enhance the understanding.

5. Discussion: In the discussion (line 5) the authors indicate “lack of money” as one of the reasons cited by clients for not renewing their NHIS policy. However, this did not appear in the result as was presented earlier and authors may want to have a second look at that.

- Lack of money was stated in the results. Probably the reviewer didn’t notice. It is in paragraph 1 line 9 on page 9. It is also on Table 1.

Reviewer 2

1- The authors have taken a second look at the referencing. Some sections with conflicting statements without proper referencing have been removed.

2- This may be true but findings from this study show the views of health clients on the capitation payment system.

4- Authors have read and improved the language of the writing. The section on page four has been read and corrected.