Reviewer’s report

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.

Version: 1  Date: 8 November 2013

Reviewer: Francis-Xavier Andoh-Adjei

Reviewer’s report:

A. Major compulsory revisions
No comments here.

B. Minor essential Revisions

1. Methodology
A critical look at the description of the study shows that both quantitative and qualitative approaches were used in the study and authors could have gone beyond the mention of cross sectional design to indicate clearly the methodological approach (es) used. The authors may therefore want to have a second look at that.

Besides, under “study setting” the authors mention the study design in the first statement. This is misplaced. Then they jump to the description of the “study setting” and do not revert to the “study design” for a clearer description of it. This does not show a well thought out and well organized work and authors may want to re-organize the paragraph and describe better the study design.

Under “Study population and sample” the authors did well by indicating the formula they employed to estimate the sample size but how they arrived at sample sizes for the sub-groups was not indicated and they could have indicated that to give a better view of how the subjects (40 facilities of different levels and type and 422 clients) were selected for the study.

In general, though the design is appropriate for the study, the information provided under “methodology” are dis-organized and authors may want to consider re-organizing the entire paragraph for a better appreciation of their work.

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.

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.

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 or measuring “quality of service” as a whole? The authors may want consider re-working on this for a better clarification.

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.

C. Discretionary Revisions
No comments here.

**Level of interest:** An article whose findings are important to those with closely related research interests

**Quality of written English:** Needs some language corrections before being published

**Statistical review:** No, the manuscript does not need to be seen by a statistician.

**Declaration of competing interests:**

I am a salaried staff of the National Health Insurance Authority (NHIA), the implementing body of the National Health Insurance Scheme (NHIS) and for that matter, the capitation payment mechanism which was the subject for research by the authors. The NHIA does not, however, stand to lose financially from the publication of this paper. Beside this, I declare that I have no competing interest.