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: 11 November 2013

Reviewer: Elvis Gama

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Minor Essential revision

1- The paper is not well referenced, where references have been provided they are very old, not reflecting current knowledge on the topic. For instance, the author point out that, “Ghana seems to be among the few with some success story on health care funding using various provider payment mechanisms”. While a paper, “The Provider Payment System of the National Health Insurance Scheme in Ghana” point to the challenges the system is experiencing.

2- The paper assert that capitation system reduces health care cost, while this may be true from the government or provider perspective, there is evidence that these costs are passed to users of health care service, by paying for extra health services not covered in the capitation scheme. Services not covered by the capitation scheme cause people to incur out-of-pocket payments, which in some instances may lead to catastrophic payments for healthcare, with equity implications.

3- The paper also praise the providers for the efficient way of managing the capitation system, but fails to highlight some of the perverse incentives that the system create among providers e.g. under provision of service and skim creaming.

4- The authors should also consider using language that is consistent with academic writing and avoid repeating sentences e.g. on page 4 under “capitation in Ghana”.

5- I would also recommend the authors to read, “The national health insurance scheme: perceptions and experiences of health care providers and clients in two districts of Ghana” in Health Economics Review 2012, 2:13.

Level of interest: An article of importance in its field

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 declare that I have no competing interests"