Reviewer's report

Title: Willingness and ability to pay for unexpected dental expenses by Finnish adults

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Reviewer: Richard J. Manski

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The goal of this study is to assess middle-aged adults' use of dental services, willingness to pay (WTP) and ability to pay (ATP) for unexpected, urgent dental treatment.

The paper is well written, enjoyable and informative. This study would provide readers with useful information about the provision of dental care and dental care coverage to citizens in Finland. Overall, results appear to be reasonable and establish an important baseline for policy development and future analyses. In addition, these analyses will be of interest and value internationally especially within countries that maintain active public and private dental insurance coverage systems.

1. Is the question posed by the authors well defined? - Yes
2. Are the methods appropriate and well described? - Yes
3. Are the data sound? - Yes
4. Does the manuscript adhere to the relevant standards for reporting and data deposition? - Yes
5. Are the discussion and conclusions well balanced and adequately supported by the data? – Yes
6. Are limitations of the work clearly stated? - Yes
7. Do the authors clearly acknowledge any work upon which they are building, both published and unpublished? N/A
8. Do the title and abstract accurately convey what has been found? - Yes
9. Is the writing acceptable? – Yes

A few minor suggestions are as follows: (Minor Essential Revisions)

For the question: “What would be the highest price you would be prepared to pay to have a lost filling replaced immediately or, at the latest, the day after the filling was lost?” I wonder if a comparison group is needed for answers to be most meaningful. It is possible that for patients in Finland a wait at a public facility in
terms of time to appointment is known but for other readers it may not be. Also, WTP for a visit now compared with a visit in two days or week etc would be different. I imagine that the WTP for treatment now would be higher if the wait were two or more weeks as opposed to a two day wait. Also, the WTP for a patient in pain would be quite different than for a person not in pain. A change in analysis or survey is not needed but some additional discussion and a suggestion future research would help.

A discussion of the limitations of WTP should be expanded. Some discussion about the difference between predicted and actual WTP would be helpful. It is difficult for someone to really know how much they might be willing to pay in a simulated environment.

Level of interest: An article of importance in its field

Quality of written English: Acceptable

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