Reviewer's report

Title: Preferences for different benefit packages for community-based health insurance: an exploratory study in Nigeria

Version: 1 Date: 22 February 2010

Reviewer: Patricia Akweongo

Reviewer's report:

General Comments

The authors set out to examine the preferences of communities for different benefit packages. They describe in detail existing literature on health financing reforms and focus on CBHI. The paper then sets out to examine the packages beneficiaries would want included in a CBHI scheme.

They describe in detail the methods and provide the context under which the study is undertaken.

It is however unclear if this is a pure hypothetical study of the benefit packages or the survey was conducted among households already members of the scheme.

Authors talk about benefit packages which is the central issue of study. However, the authors have not given a description of what a benefit package entails. What does full benefit package, partial and so on refer to since these descriptions vary from context to context? It leaves the reader wondering what packages are on offer and what do these packages entail.

The study used assets to generate the wealth index. One major challenge for PCA-based asset indices is to ensure the range of asset variables included is broad enough to avoid problems of ‘clumping’ and ‘truncation’. Which lead households being grouped together in a small number of distinct clusters or spread over a narrow range, making differentiating between socio-economic groups difficult? This problem is often an issue in data collected in rural areas. The assets used for generating the index where more durable assets (a radio, television, refrigerator, bicycle, motor car, and motorcycle together with the weekly per capita cost of food.). Authors need to explain how this was managed in generating index for rural and urban data sets and limitation in using only durable assets.

The authors did not also provide information on the methodology to indicate they had described the monthly premiums of households were likely to pay whenever the scheme started.

• Discretionary Revisions (which are recommendations for improvement but which the author can choose to ignore)
Data Analysis:

1. Page 8, Paragraph 1, sentence 4: This index was generated with Principal components analysis (PCA) [27] which was used to investigate the equity implications of the findings.

Comment: the second part of this sentence………………………. which was used to investigate the equity implications of the findings’ is redundant. Consider deleting.

• Minor Essential Revisions (such as missing labels on figures, or the wrong use of a term, which the author can be trusted to correct)

Abstract:

Background:

1. enrollees be changed ‘clients’
2. ‘So as to ensure’ repeated in first sentence of abstract. delete first ‘so as to ensure’
3. ‘Socio-economic status (SES) and geographic differences’ SES includes geographic differences so I am wondering why authors include that. If the authors wants to use both, then they should use ‘economic status and geographic differences’

Methods:

1. Sentence 2: ‘householders’ should be replaced with either ‘household heads’ or household members’….. the use of ‘householders ‘ appears colloquial.

Introduction:

1. Sentence 1: Many countries have installed cost recovery systems….. Comment: replace ‘installed’ with ‘implemented’
2. Paragraph 2, line 2: (ii) Community prepayment schemes where the community collects payments (in cash or kind) in advance ‘and ‘ manages the funds collected and pay………………….Comment: delete first ‘and’
3. Page 4, Paragraph 2, sentence 1, line 2: ….. across board one size fits all benefit package [12]. Comment: ‘across board’ and one ‘size fits all’ mean the same. Preferably use ‘across board’
4. Page 5, paragraph 1, line 2: …. because according to literature…. Comment: Avoid the use of ‘according to literature’. Could use the author or study country or site in reporting
5. Page 5, paragraph 2, line 1 .....Some studies. Comment: replace ‘Some’ in
small letter case

6. Page 6, paragraph 2, line 2: replace ‘enrollees’ with ‘clients’

Methods

Household Survey:

7. Page 7 section on Household survey, sentence 1: The interviewers were trained over a period of three weeks so as to ensure their mastery of the questionnaire and issues about health insurance. Comment: revised to read ‘……………………,…, and on issues about health insurance.

8. Page 7, paragraph 2 under household survey: The brief introductory explanation about health insurance and its attributes was provided to the respondents before determining their levels of preferences. Comment: The use of similar words ‘……introductory explanation’ with similar meaning repeat itself. Delete one of the words.

9. Page 7, paragraph 2 under household survey: ……The interviewers clarified any area of concern or confusion, thereafter consent was obtained before the interview started. Comment: For ethical reasons consent is obtained before starting the interview and the ranking exercise is part of the interview. Why consent was then only sought after the ranking interview.

Data Analysis

10. Comment: What software was used to merged the data sets from the different communities.

Results

11. Page 9, last sentence under section on ‘Socio-demographic characteristics of the respondents’ ………. Majority of the respondents had some formal education. Educational attainment was higher from the rural to the urban communities Comment: Preferably authors should state the proportion (in figures) rather than use of ‘some’ and majority. Last Sentence does not read world. Revise it.

12. Page 9 section title ‘On health care benefits that people would expect from CBHI from the FGD’ Comment: title is too long and should be revised to read ‘Health care benefits expected from CBHI’.

13. Page 10, subtitle ‘Preferences for different benefit packages’. Comment: subtitle should read ‘Preferences for benefit packages’ since different in embedded in preference and the packages and hence make the sentence monotonous. The title of the paper should be revised to read same.

14. Page 10, paragraph 2 under section ‘Preferences for different benefit packages’ The consensus opinion was also that the benefit package should be limited to common communicable and non-communicable diseases in the community. Comment: This should be revised to read ……………………… should include common communicable and non-communicable diseases in the community. Use of ‘limited’ indicates there are other diseases that should be
covered which do not fall into the categories ‘common communicable and non-communicable diseases’

15. Page 10, last paragraph sentence 2. … The urbanites. Comment: Should be revised to read ‘urban dwellers’

Discussion

16. Page 11, paragraph 1, sentence 3: ……. The mostly preferred benefit package may not be actualized in the actual………………. Comment: revise sentence to read ‘The preferred benefit package may not be actualized in the actual……………….
The use of mostly and preferred mean the same.

17. Page 11, paragraph 2, sentence 1: ‘Next to covering everything, most respondent preferred for CBHI with benefit package covering only outpatient services. Comment: This should be revised to read ‘Next to covering everything option, most respondents preferred’ ……

18. Page 11, paragraph 2, sentence 3, line 3: ……a CBHI scheme is contemplated in areas where limited funds need to be used effectively. Comment should be revised to read ‘……………………..where limited funds need to be used effectively.

• Major Compulsory Revisions (which the author must respond to before a decision on publication can be reached)

Abstract

1. Abstract sentence 2: “The authors write that ‘this paper presents new information about……” Comment: once authors have the data and information, it should be clear what this new information is in the abstract. Authors in sentence one also wrote that ‘…..schemes are designed in such a way as to ensure’……..” which was not specific about the new ways in which the schemes should be re-designed and this second sentence depends largely on the previous sentence, thus making the abstract less clear as to the purpose of the paper.

• Results:

1. ‘Respondents preferred a comprehensive package…’. What is a comprehensive package since this term ‘comprehensive package varies from country to country and from context to context. Why will authors say preference for a comprehensive package is new information when other studies have already shown that . that is the preference for CBHI?

Conclusion: Equity concerns in preferences for services………… The results did not indicate that there were equity issues in clients preference for packages but the conclusion introduces equity issues’ Authors need to revise the abstract to give readers the purpose of this paper and to be clear and consistent with the data they present.

Introduction:
1. Paragraph 3, last sentence: The community pre-payment not-for-profit scheme would be most relevant in Nigeria......... Comment: The authors have described the various forms of CBHI schemes but did not indicate if these various forms were for profit or not-for-profit and then suddenly they introduce the concept of not-for-profit as the preferred option for Nigeria. They have not also shown the advantages of not-for-profit schemes and for profit. Thus making the argument for choosing a not-for-profit scheme for Nigeria unclear

2. Page 5, paragraph 2, line 1: However, Some studies believe that making the benefit packages all inclusive for example covering HIV and Tuberculosis, would cause high risk individuals (people with more money) to join the scheme making low risk participants to leave or not join the scheme at all thereby causing the scheme to fail [19]. Comment: Italicized portion is unclear and does not read well. Revise sentence

3. Page 5, last paragraph line 2: Pooling of risks within a community will vary along a spectrum covering two dimensions..... Comment: use of similar words with similar meaning; vary, spectrum, dimensions makes the sentence monotonous. Revise use of similar words

Methods

Study area

1. Page 6, paragraph 1, last sentence: Anambra state has a fully fledged pilot CBHI scheme in 10 rural communities, which were excluded from the study. Comment: This sentence is introduced suddenly into the sentence and has no link with what is described in the paragraph. Should be moved to the section describing the scheme and selection of schemes for this study.

2. Page 6, paragraph 2: This was a cross-sectional study using a pre-tested interviewer-administered questionnaire to collect information from randomly selected households........................... Comment: The whole of this paragraph should be moved after the section on ‘Study context and description of hypothetical CBHI scheme’. The authors should describe the context before describing design and sampling procedure. The current placement of this section breaks the flow in the description of the methods.

3. Page 7, last sentence of section on ‘Focus group discussion (FGD)’ .....A question guide was used to elicit information on variables that were used to understand the factors that explain acceptability and preferences for the benefits offered by CBHI. Comment: Qualitative interviews have a guide by themes that enables the moderator to guide the discussion. The use of question guide and variables appears rather a quantitative method applied to qualitative study and does not yield the in-depth information required in a qualitative interview. Authors need to explicit about what technique of tool design they used.

4. Page 7 under household survey, Paragraph 1 sentence 2 & 3. .................The questionnaire was administered to respondents from a total of 3070 households. A minimum sample of 500 households was
drawn from each community using simple random sampling technique. Comment: Authors' selected six communities in Enugu and Anambra and from each community 500 households were randomly selected giving a total sample size of 3000. Could authors explain how the overall total number of households interviewed turned out to be 3070.

5. Page 7, paragraph 2 under household survey: Before the respondents were asked about the benefit packages they preferred, an explanation of what health insurance and CBHI means were explained to them. Comment: This statement is confusing. Why will respondents be told about what health insurance and CBHI mean, That would certainly bias the outcomes. As commented earlier it is not clear if this is a hypothetical study.

Results
Page 10, Table 2: As already highlighted in the general comments, the authors did not describe the contents of the benefit packages available thus making one to guess what these entail. In Table 2, authors use rankings like 'everything', outpatient, in-patient and so on but these may mean different contents of services in different context. Also the use of 'disease control' as one of the benefits of the 'everything' package is also not clear. What is disease control? Measurable benefits should be used as beneficiaries can easily identify what a package should entail and most schemes will spell out what exactly can be charged under inpatient, outpatient and so on.

6. Table 3, Page 19: Comment: The shows benefit package by socio-economic status but it does not indicate if this differences relate to rural or urban areas. Lumping rural and urban areas together mask socio-economic differences that exist between these areas.

When assessing the work, please consider the following points:
1. Is the question posed by the authors well defined?
Response: The authors’ main aim is to examine benefit packages of CBHI that community members would want. The authors ranked preferences of households by these different packages. Authors however failed to describe the contents of these packages and in measurable terms.

2. Are the methods appropriate and well described?
Response: Yes. Authors used a cross sectional study design complemented with qualitative interviews. They described the sampling method and how the sample size was derived.

3. Are the data sound?
Response: Data was obtained from 3070 households in 6 communities which is large enough to derive sound statistical outcomes.

4. Does the manuscript adhere to the relevant standards for reporting and data deposition?
Response: Yes!!
5. Are the discussion and conclusions well balanced and adequately supported by the data?
Response: The discussion looked at two benefit packages and concluded that the essentials of CBHI irrespective of package is to ensure trust and sustainability.

6. Are limitations of the work clearly stated?
Response: Limitations were described regarding the lack of price tag to enable household make a discrete choice of a benefit package. Limitations on the use of the PCA and hypothetical studies that may introduce biases were however not discussed.

7. Do the authors clearly acknowledge any work upon which they are building, both published and unpublished?
Response: The literature review has been well undertaken and detailed. The appropriate references have been cited and authors have duly acknowledged the authors of the published and unpublished work.

8. Do the title and abstract accurately convey what has been found?
Response: The title conveys has been found but the abstract says it presents new information which was not explicitly stated in the abstract nor in the results due to the fact that the benefit packages were not defined. The choice of a comprehensive package did not present new information.

9. Is the writing acceptable?
Response: Writing was generally acceptable

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

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'