Reviewer’s report

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

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Reviewer: Olufunke Alaba

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An understanding of various health care financing options is imperative for access to care and overall welfare, especially in developing countries where finance remains a major barrier to access. The paper titled; “preferences for different benefit packages for community-based health insurance: an exploratory study of Nigeria” tries to give a deeper insight to a growing health financing alternative.

The study is exploratory in nature with the main aim of examining the service preferences in the benefit package of a community based health insurance.

Comments

1. The authors are exploring a very important concern for a developing country like Nigeria, where access to health is limited by financial capacity of the individuals and communities. The problem is broadly well defined in the paper. However, the authors should consider including historical and other relevant situational background in the paper in order to concretely explain the results in the context of historical background. Benefit packages offered by local schemes have been found to be sensitive to the health needs in the local context.

2. Though, the results obtained by the analysis look good, for an exploratory paper, it seems insufficient to inform position and policy in the subject area. The paper should extend the analysis to include other important drivers of preferences apart from socio-economic status. For instance in the case of community based agents, a number of cultural and societal determinants need to be considered. Thus, the analyses would be more informative if factors such as education or level of literacy, sex of the head of the household or decision maker of the household and religion are considered.

3. A very informative result will be the preferences according to wealth quartiles in the three types of communities. Due to inequality of wealth distribution, it could be that urban poor preferences may be quite different from those of urban rich.

4. The methodology used in generating the socio-economic status is very appropriate and the description of the collection of data is very detailed. However, in the packages “common communicable diseases were mentioned and non-communicable diseases” example of these diseases as explained to the respondents should be included in the paper.
5. The result will also be more reader friendly if presented in a mixture of tables and figures.

In summary, the paper is a very innovative attempt with shortcomings of the study explicitly included. However, the authors need to consider buffering up the analysis. As much as community participation, social economic status of the population are very important in Community Based Health Insurance, a good design of health insurance packaging should also be based on factors relevant to the population with regards to culture, its health status, patterns of health behavior and availability of health resources, making indicators such as education, and other social factors relevant.

Relevant literatures:
