Reviewer’s report

Title: Consumer evaluation of complaint handling in the Dutch health insurance market

Version: 2 Date: 4 August 2011

Reviewer: Lieke Boonen

Reviewer’s report:

The authors responded adequately to all comments. They did make an improvement but I still have doubts about the relevance of the study and the added value. The study would be more of interest if they were able to include aspects such as the type of complaint, the satisfaction with the insurance company before the complaint was filed and to elaborate on the point the first reviewer made with respect to the relation between trust and service quality and consumer complaint satisfaction evaluation. The dataset seems not suitable to elaborate on these issues. I would recommend the authors to look further into the possibility to use a structural equation model to address this point. The authors state this is not possible because of the number of respondents (100), but since the number of explanatory variables they use is limited it might be enough?

Furthermore the author’s state that since service is a relevant factor for enrollees to stay with their current provider, and insurers face intensified competition in the Dutch health care market, service quality is an important aspect in the Dutch market (background, pg 3). However, the paper lacks a description of how service is currently valued by enrollees. There are consumer quality ratings that rate the quality of health insurers every year. These are available on public websites in the Netherlands. The authors could make the paper more interesting to better explain the link with trust and complaint handling in the Netherlands. In the Netherlands a lot of attention is given to the initiatives of health insurers with respect to selective contracting and less attention is paid to complaint handling, as far as I know. I miss this point which decreases the added value of the paper to the existing papers in the literature. It is not clear to me why the hypotheses the authors test are different from the ones already described in the literature.

Level of interest: An article of limited interest

Quality of written English: Acceptable

Statistical review: Yes, and I have assessed the statistics in my report.

Declaration of competing interests:

'I declare that I have no competing interests'