Reviewer’s report

Title: Hardship financing of healthcare among rural poor in Orissa, India

Version: 1 Date: 19 October 2011

Reviewer: Margaret Elizabeth Kruk

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Review of Hardship financing of healthcare among rural poor in Orissa, India

This is an important paper in advancing the notion of hardship financing as a measure of the effectiveness of health financing policy. The authors’ analysis is robust. Specific comments follow.

Specific comments

Ethics: Please give details of ethics approval.

Results: The disaggregated results for members and non-members are best left to appendixes to this table. The authors’ aim in this paper is an overall assessment of the population rather than a confirmation of the randomization process in the NGO study.

Variables: Why are total hospital costs included in the model with total health expenditures? The former are a subset of the latter.

Tables: Tables should be able to stand alone. Can the authors add descriptive notes to the table to define non-standard terms and abbreviations (e.g., non-member)? Also, there are too many tables, which is confusing to the reader. Can the authors cut out the regional comparison tables/figures and simply refer to them in the discussion?

Discussion: Hardship financing is best defined more simply—as the authors do in the introduction—without reference to emotional costs, which were not assessed here.

Level of interest: An article of importance in its field

Quality of written English: Acceptable

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

Declaration of competing interests:

I declare I have no competing interests