Reviewer's report

Title: Health insurance coverage, medical expenditure and coping strategy: Evidence from Taiwan

Version: 3 Date: 10 September 2012

Reviewer: Zhuo Chen

Reviewer's report:

Major comments:

This paper examined the health insurance coverage in Taiwan with a phone survey. It deals with a critical topic but some concerns need to be addressed.

First, the paper needs a careful editing to rid of the grammar mistakes and awkward usages. I will list some specific examples below.

Second, I think the paper should focus on coverage and start with a clear description of the current coverage. There is too much endogeneity for coping and public and private insurance coverage. I applaud the authors' courage in dealing with the issue. Meanwhile more discussions about the endogeneity would be useful.

Minor comments:

The abstract needs to be revised to be clear. Description of “health insurance” sounds odd. Maybe “description of health insurance coverage” and other things you've done?

Page 4, line 8, “incented” is likely a typo.

Page 4, second paragraph, why “government administration” is an achievement?

Page 5, last line, a need “for” a timely update.

Page 6, the area discussed in this paper does not limited to the main island of Taiwan so the statement in line 4 is incorrect.

Page 6, line 5, is the per capita GDP real or PPP?

Page 6, last paragraph, what about cell phone only households? Maybe some discussions is needed.

Page 7, “~48%” may need to be changed per the journal's style requirement.

Page 9, line 2, “tightly connected” is awkward.

Page 10, net medical expenditure is much less commonly used than out-of-pocket expense. I would prefer the latter.
Page 12, first line, not significant should be “no significant”

**Level of interest:** An article of importance in its field

**Quality of written English:** Needs some language corrections before being published

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

**Declaration of competing interests:**

'I declare that I have no competing interests'