Reviewer’s report

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

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Reviewer: Yu-Ting Cheng

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1. The paper is neatly presented. The introduction—an important component, is very descriptive as a layout of what to be expected in the paper. The body of the paper has clearly defined the problem, the approach and tempted solutions. Overall it is well-organized and worth commending on their hard work.

2. The academic value of the paper is of immense interest and is without doubt worth researching. As mentioned in the paper, Taiwan National Health Insurance has been appraised as one of the successful models. However, there are problems facing Taiwan NHI mainly the budget deficit. So understanding its achievements as well as problems can provide valuable information to interested parties.

3. The paper does quite a good job in portraying the overall picture of the health care insurance in Taiwan. However, it would have been more productive and informative if the study could point out the strategies on how the government should tune the public insurance policy. On a concluding note, this paper definitely could initiate a series of further researches that may one day results in a workable solution to the problems facing NHI.