Reviewer's report

Title: Effects of spatial location and household wealth on health insurance subscription among women in Ghana

Version: 2 Date: 24 March 2013

Reviewer: Joseph Mensah

Reviewer's report:

1. The piece has improved per the earlier suggestions, but it still needs to be carefully edited before publication. For instance on page 3 the authors talk of “this paper contributes to the debate on purchasing of health by examining....” The purchase of “health” should be the purchase of “health care”. Words such as “Howbeit” (p.12) is too archaic for modern academic writing. And on p. 12 they write about the fact that “…Ghana is one of the few countries which have formally replaced health insurance with out-of-pocket payment for health care delivery.” Indeed, the reverse is the case: Ghana has replace the out-of-pocket payment with social health insurance. Such simple editorials have to be fixed.

2. More substantively, though, the conclusion is very weak and vague. The authors have to rework it to reflect their objective and the main findings and the significance of the piece to the literature. As it stands now, it is unclear what they have accomplished by reading the conclusion. It has to be stronger, making the case of the significance of spatial variables in this area of research.

3. From my perspective, the paper can be published following these adjustments.

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.