Reviewer's report

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

Version: 3 Date: 11 May 2013

Reviewer: Joseph Mensah

Reviewer's report:

This paper can make a meaningful contribution to the literature, but the conclusion is very weak. In my previous comment I specifically requested that the authors improve the conclusion, but from the look of things, it is even weaker now. At this stage, I will leave it with you the editor to decide, as I do not have the time to review this anymore. I urge the editor and the authors to simply take a look at my previous comment #2 on the conclusion, and see whether what the authors re-send addressess it. The paper is good, from my standpoint, the conclusion remains weak, and my specific suggestions for improvement are in my previous comments. It is in the interest of the authors to have a stronger paper in their name, and that is all I am trying to do, and I hope they realize this and improve the conclusion. I hope they will do it the next time, and this could be easily double-checked by the editor without the paper coming back to me. All the best,

Level of interest: An article of importance in its field

Quality of written English: Acceptable

Statistical review: Yes, but I do not feel adequately qualified to assess the statistics.