Reviewer's report

Title: Assessing the responsiveness of health care services with a health insurance scheme in Nigeria: Users’ perspectives

Version: 1 Date: 12 September 2013

Reviewer: Anke Bramesfeld

Reviewer’s report:

Review assessing the responsiveness…..

This is a re-submission of an article on responsiveness of health care services in Nigeria as it is experienced by people insured with the national health insurance. The article has improved compared to its former status, however several points from the last review have not been picked up, and the article still needs some work before being ready for publishing.

Title

The tile is unclear concerning its meaning. Suggestion: assessing responsiveness of health care services within a health insurance scheme…

Abstract

Please introduce the responsiveness domains to the reader of the abstract before stating results or talking about “all other domains” (which?) as done in the result-section. The conclusions in the abstract (which are not bad) are not in line with the conclusions in the article. The sentence: The major enrollees’ characteristics associated with specific perspectives (…) is not to be understood.

Introduction

As said in the last review, the introduction is way too long and presents the subject in a redundant and confusing manner. The page on detailed explanation on the health insurance reform in Nigeria is interesting, however not relevant for this subject. Suggestion: Leave only the paragraph on page 6 starting with (…) Although the Nigerian NHIS (…) for the introduction. Take out the link to the health insurance scheme (since it is not made clear) other than health insurances should be interested in the responsiveness of the services that they pay for.

Methods

This section has much improved!

Study setting (p 7): it would be more important to know what proportion of the population of Kaduna state is insured with the NHIS (if such numbers are available) than just raw numbers of insures.

Sampling: How were participants in the first stage selected, how in the second? After this two selection processes the response rate was 4%! This is very low and if true it needs explanation. Is the study group still representative? And for
what?
How was randomization done in the second stage?
What were the inclusion criteria (they should be explained first).
I do not understand the sentence, page 8 second paragraph (highlighted part) that tries to explain what users understood by confidentiality in the pre-study.
Please list the explanatory variables and explain if necessary why you choose them. Provide them as a part of the method at a visible section. They do not belong to the statistical analysis.
Please describe the used analysis strategy in a brief and understandable fashion. As stated in the previous review, please abstain from giving formula, especially for so general things like regression. The statistical section should not resemble a statistical teaching book.
Results
Please provide information about response rate, how many questionnaires had to be excluded etc. Also provide an overview on characteristics of the study group. It is not enough to do this in a table.
All in all the results are presented very detailed but in a redundant way. This makes it difficult to focus on relevant findings. Suggestion: Present results in a summarized form that highlights communalities and differences. For details refer to the tables.
Tables: table 2,3,4, : Information is missing that the numbers are numbers of respondents.
Tabel 4 headline: not understandable: Suggestion: Experience (or ratings) of users with (of) responsiveness domains.
Tabel 5a+b headline: the headline should tell you what are the results and not what was the statistical method to produce the result. Suggestion, something like: User’s characteristics and their relation with responsiveness ratings (or experiences with responsiveness domains).
Discussion
It would ease reading if as introduction it would be stated that the findings will be discussed according to domains. Subheadings would also ease reading. Other than that the discussion is ok.
Conclusions
It is not clear why assessing the responsiveness of services was useful for evaluating the progress of the scheme’s implementation. For evaluating any progress it would need longitudinal data.

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

**Quality of written English:** Needs some language corrections before being published
Statistical review: Yes, but I do not feel adequately qualified to assess the statistics.

Declaration of competing interests:

'I declare that I have no competing interests'