Author's response to reviews

Title: Willingness to pay for social health insurance among informal sector workers in a major Chinese city: a contingent valuation study

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Author's response to reviews: see over
Dear Reviewer and Editors,

We thank the Reviewer for her additional three comments. Please see our responses below and the revised manuscript attached.

With best regards,

Till Bärnighausen, Yuanli Liu, Xinping Zhang, Rainer Sauerborn

Response to Reviewer’s report (version 2).

Major Compulsory Revisions

The Reviewer (Weizhen Dong) suggests “a discussion on Wuhan informal sector workers’ current option regarding BHI – whether they can join at a price, and what are the main difficulties they face - before the discussion on their willingness to pay.” The current regulations in Wuhan City bar most informal sector workers from participating in the BHI. We have added the following description and interpretation of the current regulations regarding BHI for informal sector workers in Wuhan before the discussion of the WTP results (page 26, last para):

“In 2004, the City Government of Wuhan issued the Wuhan City regulation about basic health insurance for urban informal sector workers. The policy defines the eligibility criteria for participation in the BHI such that most informal workers are, in fact, barred from joining [1]. First, only those informal sector workers who have a permanent
household registration (hukou) in Wuhan can join, which excludes migrant workers from participation. Second, men can only join if they have been enrolled in the state-run old-age pension scheme for at least 30 years and women can only join if they have been enrolled for at least 25 years. Since only formal sector workers were entitled to participate in the state-run old-age pension scheme, this second condition effectively prevents all informal sector workers from participating in the BHI who have never worked in the formal sector. Moreover, it excludes all men who were laid-off after less than 30 years of formal sector work and all women who were laid-off after less than 25 years from joining the BHI. Third, men younger than 16 or older than 60 years of age and women younger than 16 or older than 55 years of age are not eligible to participate in the BHI. The upper age limits prevent many of those few former formal sector workers who have been working long enough in the formal sector to meet the second eligibility criterion from participating in the BHI, because they are too old.”

We have also slightly changed the text on page 24, para 2, from

“If the city government of Wuhan decides to introduce the BHI, this study will offer a rare opportunity to assess the criterion validity of WTP responses by comparing actual demand to demand predicted from a contingent valuation study.”

to

“Most informal sector workers in Wuhan are currently not eligible to participate in the BHI (see below). If the City Government of Wuhan decides to open the BHI to a broad range of informal sector workers, this study will offer a rare opportunity to assess the criterion validity of WTP responses by comparing actual demand to demand predicted from a contingent valuation study.”

**Minor Essential Revisions**

1. As suggested by Reviewer 1, we have changed the title of our article from

   “Willingness to pay for social health insurance among informal sector workers in a major Chinese city: a contingent valuation study”

to

   “Willingness to pay for social health insurance among informal sector workers in Wuhan, China: a contingent valuation study”

2. Reviewer 1 identified a duplication in our text. We have eliminated the redundant text. The first part of the text (up to “insurance coverage”) is now on page 27, last para. The second part of the text (up to “informal sector workers”) is now on page 30, para 2.
References