Reviewer’s report

Title: Household Catastrophic Health Expenditure: Evidence from Georgia and its Policy Implications

Version: 3 Date: 4 March 2009

Reviewer: Subhash Pokhrel

Reviewer’s report:

The authors have addressed some of my concerns that I raised in their earlier manuscript. This paper would benefit greatly by considering the following:

1) Abstract: In method section of the abstract, please state briefly how you estimated catastrophic health expenditure and identified factors determining its occurrence.

2) Background: You provide a good background to Georgian health financing system but fail to link it to literature on ‘household catastrophic health expenditure’. Why is looking at catastrophic health expenditure important in Georgian context? (e.g., we know the extent of out-of-pocket expenditure on health but don’t know whether it is catastrophic, etc.). Therefore, the objectives of the paper do not follow readily from the background information you have provided. Adding a few link sentences could help.

3) The Survey needs to be explained in details, particularly what was the sampling strategy and how you arrived at the final sample size, how the survey was conducted, etc.

4) Please provide justifications for having two different recall periods (six months and 30-days) and whether/how your findings were affected by this difference.

5) I still don’t see a reasonable discussion on your FFC estimate.

6) Please move study limitations from methodology section to discussion section.

7) The last column of Table 1 is confusing. For example, n=10,445 for total population with chronic disease and n=10,445 for total population with acute sickness. Is this a mere coincidence? Also, I couldn’t figure out how you estimated percentages from these numbers (e.g. 1634/10445 is not equal to 63.8%).

8) Table 2: A footnote suggesting how much is 1 Gel in USD could be helpful.

9) Table 3: Please explain whether or not you needed to adjust for intra-household correlation in your model.

10) There are some referencing issues and you may want to follow the journal’s style.

11) This paper would benefit largely from having a native English speaker to edit the texts.
Level of interest: An article of importance in its field

Quality of written English: Needs some language corrections before being published

Statistical review: No, the manuscript does not need to be seen by a statistician.

Declaration of competing interests:

I declare that I have no competing interests.