Reviewer’s report

Title: Promoting universal financial protection: Constraints and enabling factors to scaling-up coverage with social health insurance in Nigeria

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Reviewer: Eugenia Amporfu

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The study seeks to find the factors that impede the adoption of the Nigerian NHIS in two states: Enugu and Ebonyi states. While Enugu had adopted the program, Ebonyi had not adopted. The method used involved interviewing the various stakeholders in the selected states and summarizing the outcome.

Since the adoption of a social insurance is important for the achievement of universal health coverage, the study is timely.

Major Comments

Table 1 does not clearly describe the FS program for NHIS. Some relevant information are missing: What are the roles of the three levels of government? Is the NHIS only a revenue collector? It looks like most of the work is done by the HMOs. What is the role of the NHIS?

The main weakness of the study is lack of discussion of the results. The section called discussion is more of policy recommendation than discussion. The results are full of anecdotes and the discussion section is supposed to analyse the results.

For example

1. The paper concludes that political factors are more important than the content in the benefit package and quality of treatment. However, a close examination of the results in Ebonyi shows that the people are not interested in the program. This could result in the lack of interest from the government. But why will the people not be interested? Is it not due to the poor service provided? The people in Enugu have minimal complaints because they ‘have no financial commitment to the programme’ (pg 12). Why the difference in the financial obligations?

2. It seems also that some providers benefit but others (pharmacists) do not benefit. An explanation will be beneficial.

3. Is there any reason for the low patronage from the public sector? According to Table 1, 95 percent of the accredited facilities are private. What are the qualifications for accreditation?

4. Further analysis of the results will make the paper more interesting.

Minor Comments.

The author could avoid expressions like ‘Civil servants also felt like …’ pg8 par 2. Please ensure that the reader knows the level of government being referred to.
Level of interest: An article of importance in its field

Quality of written English: Acceptable

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