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: Olufunke Alaba

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The paper addresses a topical issue that tries to identify the constraints and enabling factors associated with the adoption of social health insurance in Nigeria. The paper focuses on the Formal Sector Social Health Insurance Programme (FSSHIP) operating within the National Health Insurance Scheme but focuses on sub-national governments (states) in Nigeria. The paper adopts a case study approach using two states for which one operates FSSHIP while the other is a counterfactual not operating the programme. The paper is publishable with some changes.

Major Compulsory Revisions

1. Introduction: in the first sentence in paragraph one, the authors wrote “the National health Insurance Scheme (NHIS) in Nigeria was established by law in 1999 as a programme to ensure universal access to financial risk protection in the country”. This sentence is not accurate because of the following:

According to the NHIS decree, one of the objectives of the NHIS is to provide financial risk protection among others. health insurance doesn’t “ensure universal access to financial risk”.

2. Methods section: the authors gave a very short background on the two case units utilized in paragraph one of the section on Methods. However, having deeper information on the two-case units’ context will enhance readers’ knowledge about the chosen units. This contextual information should include information on employment, insurance coverage where applicable and economic status of the units.

3. Methods section: in paragraph 3, the authors mentioned “ ....category of actors....” and at various points in the paper mentioned different actors. However, the justification of picking the actual actors and the participation levels as well as the role they played either potentially or actively in the health system was not very clear. Clear information on roles and levels will actually indicate the complexity involved in policy making process.

4. Conclusion: paragraph 2 of this section which reads as follows “....especially
when providing coverage to this already privileged group using public funds may potentially compromise the availability of financial risk protection measures to other citizens” implied that the civil servants are “privileged group” and that the use of public funds targeted towards civil servants compromises availability of financial risk protection to other citizens. First, I am not comfortable with the word “privileged group” without further justification for the use. Secondly, I don’t think this kind of conclusion statement could be drawn from the study conducted.

In summary, I suggest the following for improvements

1. Correction should be made on the objectives of national health insurance
2. A detailed socio-economic background of each case unit should be included. The readers should have a fairly reasonable idea of the socio-economic context of the case units.
3. A table could be created to indicate the roles, level of operation and interrelationships of actors selected.
4. Modification of the concluding statement. The authors should be more explicit but careful in the conclusion and the policy recommendations noting the complexity and likely combined influences of the actors in the political terrain.

Minor essential revision:
Include Non-adopter and programme adopter in brackets in front of the applicable states in table 2

Minor discretionary Revisions

1. In the abstract, the last sentence implied that there were various programmes involved in the scheme. It will be great to include some of the programmes involved in the scheme as part of the introduction to the main issues contained in the paper if there are other programmes.
2. The title could be modified to read “Promoting universal financial protection: constraints and enabling factors in scaling-up social health insurance coverage in Nigeria”

**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