Reviewer's report

Title: Promoting universal financial protection: A case study of new management of community health insurance in Tanzania

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Reviewer: Michael Aloyce Munga

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Title: Promoting universal financial protection: A case study of new management of community health insurance in Tanzania

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Reviewer: Michael A Munga

Major compulsory revision: none

Minor compulsory revision:

1. This paper clearly presents important findings for policy and planning of interventions which may help to realise the goal of universal coverage for health care services in low income countries. However the paper could further be improved if the following issues are addressed by the authors. The main area for improvement is on the sampling strategy as highlighted in the points below.

2. Authors claim to have interviewed stakeholders at different levels, but they have not made it clear on the criteria used to select these stakeholders who were interviewed. Authors need to fully provide a description of the selection criteria. eg how the former CHF coordinators were selected?

3. In the same vein as pointed out in number 1, it is not clear on how were health managers, health workers, health committee members were selected (refer to page 7 under qualitative methods). Authors need to qualify this sampling requirement.

4. Under quantitative data, authors indicate that information was collected from four health facilities: a public dispensary and health centre from each district. Again, they do not put it explicit as to how these facilities were selected.

5. The study has involved two districts; one ‘rural’ and one ‘urban’. Authors have not explicitly clarified the distinctive features of a typical ‘urban’ and a ‘rural’ district. To my understanding, there are many so called ‘urban’ districts with quite substantial number of residential areas with distinctive features of ‘rurality’. Authors need to clarify these issues.

6. Level of interest: an article whose findings are important to those with closely related research interests
7. Need to be seen by a statistician?: No, the article does not need to be seen by an expert statistician. I have checked all the descriptive stats and they are all reported correctly.

8. Quality of English: Acceptable and thus does not need to be seen by a native English speaker

9. Conflict of interest: I declare that I have no conflict of interest

10. Next steps: Accept the manuscript for publication after authors have adequately addressed the comments raised.

**Level of interest:** An article whose findings are important to those with closely related research interests

**Quality of written English:** Acceptable

**Statistical review:** Yes, and I have assessed the statistics in my report.