Reviewer's report

Title: Understanding client satisfaction with a health insurance scheme: enrolees experiences and determinants in Nigeria

Version: 1 Date: 10 February 2011

Reviewer: Hong Wang

Reviewer's report:

This paper is trying to address an important question, the client satisfaction to health insurance scheme that they have enrolled. It is a very important policy question regarding the improvement of health insurance scheme. However follow issues need to be considered for the revision of the paper.

1. The measurement of client satisfaction is very problematic. First, what is the framework of choosing these six dimensions? Second, is it satisfaction for health insurance or for healthcare services? Third, the dummy variable of satisfaction is defined very arbitrarily, which deserve very careful explanation.

2. It is not clear what the theoretic framework that authors is going to use to supports the hypotheses regarding the determinants of client satisfaction in this paper. Without this, the results identified in this study seem very ad hoc.

3. I agree that this is an area that has not been explored very much in the low-income countries. However, this issue has been investigated in developed countries reasonable well. These studies could provide very useful information for similar studies in developing countries. However, these studies have not been cited in this study.

4. Page 8, due to high collinearity, author decide drop illness variable and keep utilization variable, but did not explain the reasons why not drop utilization variable and keep illness variable.

5. Again, it seems that “general health insurance knowledge” has defined measurement. However, it is not clear how to measure the knowledge on benefit package, and it is not clear how these two types of knowledge are analyzed separately, though it has been described in described in discussion session in Page 12.

6. Page 13, authors have mentioned the association relationship between polygamous households and health insurance satisfaction was unexpected. Again, why it is unexpected? What is the authors’ hypothesis, and is there any theory behind the hypothesis?

7. I agree with authors concern about generalization of the results from this study. The study sample in this study is “random” sample from staff members from a University, and may not be generalizable to other population. What are the impacts of this issue to policy recommendations proposed in this study?
Level of interest: An article of importance in its field

Quality of written English: Acceptable

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

Declaration of competing interests:
'I declare that I have no competing interests'