Reviewer's report

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

Version: 1 Date: 11 February 2011

Reviewer: chima onoka

Reviewer's report:

MAJOR REVISIONS

1. Is the question posed by the authors new and well defined?
   The question is new for the study area but unfocused. Although the authors talk about client satisfaction, they go ahead to talk about ‘client satisfaction with the progress of implementation, (in the background of the abstract) and later, talk about focusing on ‘client satisfaction and access as components of effectiveness’ (last paragraph of Background section). In addition, the last sentence of the background section talks about the study being carried out ‘in response to the amendment and reprioritization of the MTSP of the health insurance scheme’.

   I think the paper gives an assessment of client satisfaction, based on the experience of enrolees with provider use, and their awareness of a few issues relating to the scheme. The paper then goes ahead to examine whether socio-demographic characteristics influence the observed pattern of satisfaction. This should be made clear as such in the manuscript and the presentation of the manuscript including the results should be made to reflect this.

2. Are the methods appropriate and well described, and are sufficient details provided to replicate the work?
   The methods are appropriate but are poorly presented.

   Study area - The first sentence ‘a cross sectional NHIS survey’ does not have any meaning and should be represented. In the first place, it is not an NHIS survey. The 4th sentence starting with ‘these participants...’ needs clarification. The authors should explain what they mean by saying that the population they focused on was the most practical group – was it the most convenient for them? The 5th sentence –‘ the University has been ...’ will need a reference to go with it. I clearly think it should be removed except the authors want to make a point about it and that will warrant a justification of the statement. They have already focused on the study population. It is important to provide some more information about zaria to help the reader better place the study site. For instance, it should be mentioned that the area is relatively urban and has private and public health facilities.

   Sampling subsection – This section needs to be re-presented. The 2nd sentence needs clarification. It is unclear what the authors mean by ‘the two-stage sample selection was made at random’. This does not reflect any sample selection
method. It should also not be assumed that ‘random’ means simple random sampling. Paragraph 2 – 2nd sentence – what was the power of 90% meant to achieve in this study? What is the assumed proportion of 0.5% for. Secondly, what informed the choice of a null hypothesis value of 0.4. How does this translate to a detectable difference of ‘10’? Again, was there a follow up component to warrant sample size adjustment for ‘loss to follow-up’. It is unclear how you obtained your sample size with the values above.

Questionnaire subsection – Was this study a NHIS survey? The first sentence needs clarification. Why the inclusion of household heads here? It is distracting to include ‘household head’ here. ‘The response rate was ...’ this should be moved to the results section.

3. Are the data sound and well controlled?
   The manner of presentation of the results is confusing. Table 1 lumps 3 categories of data and makes it challenging for the reader. The same goes for the text presenting key points in the table. The authors also need to explain why they first chose to assess satisfaction in table 1 and then in table 2. More values should be presented in the results selection highlighting the key issues that have already been presented already as text. The reader is left to go and search the table for the actual values of almost all points raised in the text.

I suggest that the text of the Results section and the tables be presented in the following format

i. Socio-demographic characteristics

ii. Results of assessment of knowledge and satisfaction for the various items measured and the final assessment based on the categorization into more aware/less aware, satisfaction

iii. Factors influencing satisfaction based on the logistic regression model

The sentence ‘The respondents including their dependents who had been sick...’ needs to be corrected. Did the authors interview the respondents' dependents? If not why are they mentioned here?

4. Does the manuscript adhere to the relevant standards for reporting and data deposition?
   Yes

5. Are the discussion and conclusions well balanced and adequately supported by the data?
   The manner of presentation of results made the discussion section unfocused and disorganized. The discussion should be improved on based on the suggestions above made for the results section.

The second sentence of the 1st paragraph is too ambitious an inference from this study. I do not understand why the 4th and 5th sentences (Ways of creating better....) are included. If the authors want to talk about the implementation and changes to this, they should give us a good background of what was happened from the beginning of the manuscript in an explicit way. I had earlier noted that
the manner in which this implementation issue sneaked into some parts of the manuscript makes it confusing and distracting. If the authors cannot make an organized presentation of this ‘programme impact’ they should exclude it from the paper. The authors earlier stated that they carried out the project ‘in response to the amendments’ and later talk about the findings being used for the amendments. This is inconsistent. The 5th sentence ‘These later formed a greater part of the reviewed....’ is unclear and should be better presented if the issue of amendment is still included. The same holds true for the last sentence of the 3rd paragraph ‘The findings encouraged...’

The second paragraph of the discussion is not based on any presented finding. The discussion that follows it is therefore unnecessary.

The 3rd paragraph – the 1st sentences needs a change in the grammar. It serves more like a recommendation for further implementation practice but it has been presented before a discussion of the target issue. The 3rd sentence ‘The formal sector programme...’ should be in the introduction section.

I do not see why the arguments about equity are being made here. The issue being considered – marital status and the impact of having many wives and dependants on satisfaction with insurance seems to have presented conflicting results in this study. First, the findings of the study have not even been discussed in the paragraph. Secondly, polygamous ones seemed more satisfied ... one would expect that they would be less satisfied since they have more uncovered people in their homes. Thirdly, their does not seem to be a real argument linking it to equity – there doesn’t even have to be one. Overall, the arguments in the paragraph are unjustified.

The 4th paragraph – the 1st sentence ‘insured persons adequate knowledge...’ Authors need to be consistent. The methods and results had earlier presented this as more and less awareness which gives a relative picture of awareness. Adequate and inadequate reflect a different way of looking at things. Authors need to choose one pattern.

The 4th paragraph has been written in a very casual manner. The first sentence talks about knowledge, the 2nd then talks about an assumption related to solving health expenditure problems and knowing the basic benefit package. The following sentences then ahead to mention issues such as utilization, monitoring of implementation, claimant rights and the amended MTSP. Authors did not attempt to discuss WHY THEY FOUND THE RESULTS THEY FOUND, especially with those that contrasted with their hypothesis as presented in the background section.

The same issue in paragraph 4 is noted in paragraph 5 where authors have even gone ahead to mention that the awareness of contributions promotes interactions with health care providers which has no linkage with the findings of the study. The last sentence of the paragraph is hanging and is unjustified.

The 6th paragraph is too long, and attempts to discuss many varied issues. The first 3 sentences have no basis. The rest starting with ‘we ascertained that general...’ were largely a re-presentation of the results. No attempt was made to discuss the results. Thus, drawing an inference that ‘These findings suggest that
the expectations of enrollees are yet to be met...’ is out of order. The sentence ‘Better health care provider attitudes...’ gives the impression that the measure was tested against another measure. The statement is unjustified by this study. The 1st sentence of the last paragraph also has no basis for inclusion. The second about limitations should rather tell us why it is cannot be generalized rather than just stating that it cannot.

Conclusions – The results have not been discussed and so conclusions cannot be draw. The concluding remarks are too generic and neither reflect the purpose of the study, nor its findings.

6. Do the title and abstract accurately convey what has been found?

The background section is too long and contains information that is unnecessary. The section could do without the first 2 sentences. The 3rd starting with ‘client satisfaction...’ is quite unclear as it gives a reader the impression that the authors are looking at ‘satisfaction with the progress of implementation’ which is not the objective of the paper. The statement is misleading. The 4th ‘Future planning efforts...’ is not appropriate in this section.

The methods section is quite shallow and would do with giving us some information about the way satisfaction and awareness were assessed. The 2nd sentence – two stage sampling is for subject selection and not for questionnaire administration.

Results section – delete ‘and discussion’ from the subhead. The authors chose to lump results with discussion and in the process, did not present relevant results with figures. The last sentence ‘This study highlights...’ should be a part of the conclusion and not the results.

Since the authors did not have appropriate conclusions in the main text, they also have not been able to make concluding statements in the abstract. For instance, the 1st sentence could have done better in the background section – after the real point it seeks to convey has been made more explicit. The point has been lost in the grammar as it only seems to suggest that ‘client satisfaction provides evidence of the importance of monitoring, evaluation and variable identification...’ This is incoherent and illogical. The 2nd sentence is only a rephrase of the 2nd sentence of the methods section and no attempt has been made to discuss the finding or draw a conclusion from it. The sentence ‘Depreciation in satisfaction...’ is inappropriate and too speculative. I earlier noted that the issue of the impact of the project on amendment of the MTSP of the scheme has not been packaged well in the paper and its inclusion here is distracting. There is no justification for inclusion of the last sentence ‘Effective and efficient...’

7. Is the writing acceptable?

The manuscript needs to be upgraded in terms of grammar. Some of these have been highlighted in the foregoing but the authors need to carefully proof-read the entire paper. Example in the results section the authors say ‘Respondents who had visited the hospital in the past one month...’ should have read ‘the one month period preceding the study’. The sentence following it also needs better structure as do several sentences in the entire manuscript.
The paragraphing of the background section is problematic. The first paragraph is too long. The authors make a case for quality in the background, but this manuscript is not attempting to assess quality. The client are being asked about satisfaction with what is available. The background information about quality should be limited to the fact that the level of satisfaction may be because of the perception of quality. This perception has not been captured and is better obtained with qualitative instruments.

The sentence starting with ‘The Formal Sector Social …’ seems to suggest that the formal sector programme for the employed persons is a ‘social security system’. A social security system draws its name from having those who cannot pay – usually the unemployed, rural, poor etc included in the system. My assumption then would be that it is the NHIS that is a social security scheme and not the Formal sector component. Please clarify.

Authors should not summarize the hypothesis, have this as a last paragraph, and avoid bringing in issues that should be in the methods section. The paragraph starting with ‘It is essential to consider...’ is unfocused. The authors need to be more explicit in presentation of the point (if any) in this paragraph relevant to the manuscript. Similarly, it is difficult to make out what the point in the last paragraph is about.

References – the referencing is in order.

MINOR REVISIONS

1. Is the question posed by the authors new and well defined?
2. Are the methods appropriate and well described, and are sufficient details provided to replicate the work?

English use 6th sentence ‘may to September’ should read ‘may and september’. The 7th sentence ‘Only 2458’ – the inclusion of ‘only’ makes it sound like the authors want to make a point here. I think it is unnecessary and should be removed.

A section on ethical issues should be created and the last sentence under the ‘study area’ should be moved to that section.

First sentence of the ‘sampling’ subsection. Delete ‘the departments and...’.

The 4th sentence including ‘using equitable distribution’ needs to be corrected. I suppose the authors mean that they used a proportionate method to determine the sample size for each department to be picked from the sample frame for the department. This statement should be better presented.

Statistical analysis – present values such as .05 as 0.05 and ensure this is homogenous in the entire manuscript. Follow the same pattern of referencing to include the SPSS reference in the reference section.

3. Are the data sound and well controlled?

Results- consider reducing the words by reporting means and standard deviations in the following format – 42.49 (SD=8.97). Does ethnic group in the text mean the same thing as Native language in the table? There is a need for
consistency. ‘No difference in satisfaction was found...’ Please present sentences appropriately – I suppose you mean differences between respondents, and not differences between religions.

Table 1 needs to be examined for alignment – see the last column. ‘Staff duration’ does not correctly describe ‘the length of time the staff has been in employment’ Please correct the grammar.

6. Do the title and abstract accurately convey what has been found?
Delete ‘these authors contributed equally...’ The information has been captured in main text.

Methods section – 1st sentence ‘between May to September...’ should read ‘between may and September...’ The authors should state the actual number of clients interviewed; 300 is incorrect. The use of ‘potential’ in the final sentence of the methods is unnecessary.

Consider removing the phrase ‘...which are neglected in most studies...’ It seems distracting here.

DISCRETIONARY REVISIONS
The grammar of the title can be improved. For instance ‘enrolees experiences and determinants in Nigeria’ does not seem quite correct.

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