Reviewer's report

Title: Understanding client satisfaction with a health insurance scheme in Nigeria: factors and enrollees experiences

Version: 2 Date: 21 April 2011

Reviewer: chima onoka

Reviewer's report:

1. Research question
a. Response is satisfactory

2. Methods
a. The sampling section has not been corrected yet. The authors have tried to explain multistage sampling in their response but that was not the question asked. There is nothing like ‘two stage sample selection was made at random’. My guess is that what the authors have in mind is that they used a two stage sampling method and each stage involved a simple random sample selection. At random does not mean simple random sampling in the first place.

b. If the authors are very persuaded about the use of a detectable difference of 10%, they should explain the reason for this departure from the norm in the manuscript and not just as a response. The methods should be repeatable.

b. Authors cannot talk about ‘loss to follow up’ in a study as this and should stick to ‘non-response’. Secondly, the authors could not have increased to 280 and then send out 300 questionnaires. The possible non responses have been covered by the increase to 280 based on the formula for calculating this. Response rate will then be based on 280 and not 300. However the authors increased from 280 to 300 and have obtained 280 questionnaires and presented a response rate based on 300. They may just state that to allow for non-response and other possible incidentals, they chose to increase to 300 (NOT 280) and then obtained 280 giving the stated response rate.

3. Data
a. Response is acceptable

4. Standards for reporting
a. No comments

5. Discussion and conclusions: overall I think the authors should patiently look through these sections so that they will come out with a manuscript they would be happy with and proud about. The content and appeal of a manuscript to readers is very important and one should afford it the time needed to produce such quality work and not be in a hurry.

a. The authors respond that ‘the reviewer should understand that, we are only
monitoring the progress of implementation in terms of health service provision..’ Please the authors should provide this good information somewhere in the manuscript to guide the potential readers. This is the reviewers concern.

b. The inserted sentence in the second paragraph ‘Since the NHIS specified that contributions....’ is incomplete and hanging and needs to be sorted out. There seems be a problem here with use of capital letters when starting a sentence and use of full-spot. Again, I do not understand the grammar of the earlier sentence ‘This was a contrast with our hypothesis that, the polygamous family would be less satisfied due to the entitlement of principal beneficiary.’ (see especially the italicized part). Finally, my earlier comment about discussion of the result on polygamy has not been made. Why is the finding as such warranting it to become an important issue in policy implementation change?

c. 4th paragraph: The sentence ‘Here we concentrated on the assumption that enrolees knowledge of health insurance AS a good way to help people solve their health expenditure problems and also their knowledge of the basic benefits package of the health insurance scheme AS A COMPOSITE.’ The highlighted areas seem problematic and should be made clearer. My guess is that ‘is’ should replace ‘as’. But what does ‘as a composite’ mean to a reader? In fact, this sentence could be deleted. Generally my comments on this paragraph have not be addressed.

d. The 7th paragraph starting with ‘General knowledge...’ needs to be looked at once again. Authors have repeated the statements about polygamy and marital status here which was earlier presented in the second paragraph. I do not understand why.

e. The authors have still not provided a conclusion for the study in the body (please compare with than in the abstract). What they have presented sound more like implications and some generic statements. The conclusion in the body should be similar and more elaborate than the conclusions in the abstract which have already been appropriately adjusted based on my previous comments. The authors state that Our most important conclusion is that, the findings from this study assisted both the policy and decision makers of the insurance scheme with guidance in the amendment and re-prioritization of the medium term strategic plan of operations. My opinion is that this is not a conclusion of the study. It is rather about what the real conclusions of the study helped them achieve in terms of amendment of a policy. The real conclusions are the ones that should have been supported by the data. Moreover, the impact on the amendment can only be minimal since this study was carried out between May and September 2008 and the published plan itself is dated 2008 (as referenced) and its the use of the findings with very limited generalization for overall programme amendment is in itself another disturbing issue. I would rather advice that you pay attention to the real conclusions of the study and bring this out clearly for your potential readers.

6. Abstract and title

a. Methods: As I mentioned in the earlier review, the authors still do not give the reader of the abstract a faint idea of how satisfaction was measured. They have mentioned ‘composite measure’ but this does not help a reader where the
abstract is standing alone. The authors can be guided on an appropriate sentence to include here from the first 2 sentences of the subsection on ‘definitions of client satisfaction...’ in page 8.

7. Grammar
The author should understand that with regards to the perceptions about the manuscript by readers, it is in their own interest to ensure that the grammar is critically looked at. I have only brought out a few spots here and can only encourage the authors to do another overall grammar review and seek help appropriately for overall and final grammar review of the manuscript.

I. Study area and population: The sentence ‘The study population was the staff of the university WHO HAS BEEN participating....’ should be corrected.

II. Sampling: second paragraph, 3rd sentence. Should read ‘The calculated sample size was increased to 280 to make allowance for... AND NOT increased to have allowed for...

III. Results: The sentence ‘Respondents who had polygamous FAMILY were... should be corrected’

IV. MORE awareness of the enrolees might further PROMOTE PATIENT GOOD INTERACTIONS with health care providers due to MORE SATISFACTION OF SERVICE. Perhaps, better is more appropriate here than more. The highlighted parts need grammar adjustment.

V. Second to last paragraph of the discussion ‘Health care provider good attitudes...’ needs attention as well

Concerning the background section, typically, extracted sentences should be presented within inverted commas. This is the only way a reader will know that it has not been altered by the authors who did a literature review. In some cases extracted sentences may be incorrect and if now within commas, would give a wrong impression of the author who has done a synthesis. This is quite important.

Thank you

**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