Reviewer's report

Title: Household perceptions towards a redistributive policy across health insurance funds in Tanzania

Version: 2 Date: 16 April 2014

Reviewer: James Akazili

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Title of paper: Household perceptions towards a redistributive policy across health insurance funds in Tanzania

Major compulsory revision

1. The key question that needs clarification is the concept of poverty. Who is a poor person? The paper did not tell us this. Respondents will definitely have different interpretation of who a poor person is and will therefore give different interpretation that can affect the results. Your statement below will therefore not be eliciting different responses based on the individual or household perceptions of poverty and who a person is.

“The first statement was ‘Poor members of the community should be facilitated to join the CHF without paying contribution’, for which responses ranged from ‘1=strongly disagree to 5= strongly agree’. This question measures the support for subsidized CHF membership”

I don’t know how you are going to handle this but I think you should consider this as a limitation of the study and duly acknowledge this in the paper

2. I require that you add p-value to table 2 and 3 and also label table 1 properly. If the figure are in percentage please indicate

3. The last two figures do not have titles, it will be proper to indicate the titles of these figures. Also change the colour of the graphs. Preferable used patterns and black and white strips to differentiate the bars as these colours will be difficult to read when the paper is printed in black and white.

Minor comments

1. The portion of the discuss is not too clear and you want to revise this and make it clearer to the reader

“This was higher among non-member households, which should not be surprising given that many of them, being in the poorest two quintiles, could see themselves as net ‘recipients’ of redistributive policies. However, what is surprising is that these households decided not to join the scheme in the first place. Perhaps misinterpretation of the question may explain this anomaly. It could be that most respondents interpreted the question as asking for their
willingness to join the scheme with subsidised membership rather than their willingness to join (without subsidy) while poor households receive a subsidy."

2. There might be a mix up here, you said see table 3.3 but I cannot find a table label 3.3

The dependent variables used in the analysis were responses to three statements or questions regarding perceptions towards cross-subsidisation and redistribution to the poor (see table 3.3).

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

**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