Reviewer's report

Title: Barriers to universal coverage in Republic of Moldova: a policy analysis of formal and informal out of pocket payments

Version: 2
Date: 6 January 2015

Reviewer: Milena Pavlova

Reviewer's report:

The paper deals with an important problem of middle- and low-income countries, in this paper Moldova, where a major part of the health care expenditure is funded through out-of-pocket payments. While the topic is important and the authors seem to have at hand multiple sources containing interesting data, the framing of the paper is very weak. The paper can be seen as an interesting policy report but not a sound academic paper. Below I explain how the paper should be restructured to ensure the scientific relevance of the study.

Re: Introduction:
- It is unclear from the introduction whether there are at the moment formal charges for services in the basic package. This should be clarified.
- On p.5 line 10-15, the authors state the policy targets related to out-of-pocket payments. But it is unclear how the government plans to achieve these targets. Information on intended or already implemented reforms related to these targets should be added.
- On p.5 line 17, authors write ‘Evidence suggests that these reforms have already resulted in increased use of services’. It is not clear what reforms they refer to. Information on the reforms that led to the favorable visit rates cited below this statement, is necessary.

Re: Methods:
- I suspect that the sentence on p.6 line 19 ‘The policy framework was then reviewed based on the framework.’ contains a misprint. Or otherwise, what is the difference between ‘policy framework’ and ‘framework’ in this sentence?
- And also what is meant by ‘analytical framework’ on p.6 line 22 - ‘policy framework’ or ‘framework’ or another framework? The use of this terminology should be consistent.
- How were the participants in the qualitative part of the study chosen? What type of sampling method?
- What is the justification behind the selection of the legal documents? Why (only) this documents? I would expect that important non-English legal documents were not included which is a potentially major drawback.
- Details on the design (incl. sampling, response rate, etc.) of the two quantitative studies should be provided.
- It not clear why the HBS data on reasons for not seeking care have a different time dimension (2008, 2010, and 2012) compared to the data on out-of-pocket payments (2009-2012). This should be clarified.

- On p.8 line 10, the authors state ‘longer recall period’ but it is not clear why longer recall period. The recall period for inpatient care in the HBS is also 12 months.

- Overall it is completely unclear why so many different data sources have been used and to what extent are these sources comparable. Justification on this should be provided at the beginning of the Methods section. Also a framework that provides a base for combining these sources can be provided. For example, the method of framework analysis can be a useful umbrella for the entire analysis. However, the application of this analysis and it justification should be made clear.

- A paragraph explaining the method(s) of data analysis applied in the paper should be added. The choice of the method should be explained in terms of the paper aim stated in the introduction.

Re: Findings and Discussion

- Findings should be separated from the discussion. The authors should first present an objective picture of the findings per type of data source, and then in a subsequent section, the interpretation and discussion of the findings should be presented. This will allow to better judge the quality of the findings and the adequacy of the interpretations. The first part in this section that supposedly presents the findings, contains a mixture of data and authors’ interpretation, and cannot be considered an objective presentation of evidence.

- Also this section provides no clear evidence on the second part of the aim of the paper as stated in the introduction ‘looking especially at how the practice of making payments may be related to insurance and socio-economic status’.

A relation cannot be studied based on simple descriptive analysis. I would expect some quantitative analysis, especially given the rich databases that the authors have.

- The discussion of the limitations focus only on HBS. Limitations to other sources as well as limitations related to the entire study design are absent.

Re: Conclusions:

- I do not see a direct link between the aim of the paper and the conclusions. Also some conclusions seem overreaching in the absence of an objective presentation of the findings. Perhaps if the presentation of the findings is improved as suggested above, this comment might be of less importance.

Minor essential comments:

- ‘OOP’ is not a correct abbreviation of ‘out-of-pocket payments’. The correct abbreviation is ‘OPP’ or ‘OOP payments’. This should be corrected.

- Also ‘out of pocket payments’ should be written as ‘out-of-pocket payments’.
- Abbreviations should be used consistently, e.g. on line 29, 'out of pocket payments' is written instead of the abbreviation. The entire text should be carefully checked. For example the same problem can be observed for the abbreviation HBS.

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

**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'