Reviewer's report

Title: Selling my sheep to pay for medicines - Household priorities and coping strategies in a setting without universal health coverage

Version: 1 Date: 14 Aug 2017

Reviewer: Olga Zvonareva

Reviewer's report:
This article vividly conveys a picture of suffering connected to inability to afford treatment for a child. To make the argument for UHC stronger I would recommend several revisions:

1. Abstract states that 'Protection against out-of-pocket spending is key as Ethiopia moves towards universal health coverage,' while Discussion offers a more nuanced treatment of the matter, stating that studies have shown disruptive effects when user-fee removal is implemented in unstable health systems. Underfunded health systems would fall into this category (as I understood from the text Ethiopian health system is clearly underfunded). Against this background, manuscript text rather points to a necessity to minimise OOP to avoid catastrophic health expenditures and urgency for working out, testing and implementing alternative financing mechanisms. It perhaps would not be feasible to completely eliminate OOP in child care entirely at once. I recommend to consistently attenuate the argument about OPP in this way throughout the text.

2. In connection to this I am wondering: Background section explains that Ethiopian authorities are making efforts to roll out community and social health insurance. Then in the results it is said that none of the families had made use of health insurance, nobody even mentioned it. Then in the Discussion that these efforts by Ethiopian authorises are promising but are not scaled up, on top of that coverage of high priority newborn health services remains low. I am getting confused here. The situation described by the study: is it a result that the parents interviewed aren't part of the insurance scheme (due to they do not belong to a pilot district)? Or they are part but don't know about that (=insurance exists on the paper only)? Or it is child health services that aren't covered? I think that a concise clear explanation of
who is covered, for what and where should be in the background section (and if there is available data explaining why exactly there is low coverage, this should be mentioned with references); then Discussion should clarify that the study results point to a. that in practice policy works differently than it is supposed to b. efforts are needed to extend benefits of insurance (for example, to 'essential child-health services' - also what are these). c. … Without an in-depth knowledge of this specific context (which majority of the readers won't have) it is hard to grasp the overall situation in which this specific case is embedded.

3. The quote opening the manuscript is illustrative and to the point, but I doubt that the following paragraph about should the family give priority to the needs of sick patient, or the needs of the rest of the family gives justice to the complexity that follows. Consider removing it altogether.

4. I would also be curious to know how many families have on average (it would put things you describe in the results about children left alone at home in perspective).

5. I do not see where in the text you place Table 2.

6. What is the "card"? (page 12, line 9 in the version without track changes)

7. Please add the number of participants in FGs

**Are the methods appropriate and well described?**
If not, please specify what is required in your comments to the authors.

Yes

**Does the work include the necessary controls?**
If not, please specify which controls are required in your comments to the authors.

Yes

**Are the conclusions drawn adequately supported by the data shown?**
If not, please explain in your comments to the authors.

Yes

**Are you able to assess any statistics in the manuscript or would you recommend an additional statistical review?**
If an additional statistical review is recommended, please specify what aspects require further assessment in your comments to the editors.

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Needs some language corrections before being published

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