Author’s response to reviews

Title: Exploring effectiveness of different health financing mechanisms in Nigeria; what needs to change and how can it happen?

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Reviewer reports:

Henry Egi Alo, MBBS, MPH, MSc, Ph.D (Reviewer 1): Please include all comments for the authors in this box rather than uploading your report as an attachment. Please only upload as attachments annotated versions of manuscripts, graphs, supporting materials or other aspects of your report which cannot be included in a text format.

Please overwrite this text when adding your comments to the authors.

REVIEWER’S COMMENT

TOPIC: Exploring needed changes and how they can happen to improve health financing in Nigeria.

General Comment:

* The study is timely and sufficiently detailed. The general layout of the work is good.
Specific Comments:

1. Abstract:

This truly reflect the work. However, NHIS and UHC can be written in full.

RESPONSE: The abbreviations have been written in full (Page 3, lines 46 and 50)

2. Background:

* Sufficient information was given and the objective of the study was clearly stated. But repetition was noted and this can be corrected without losing adequate explanation of the topic. Example is: '… National Health Act (NHAct) of 2014 holds promise for achieving UHC for all Nigerians through the Basic Health Care Provision Fund (BHCPF) that will be financed with at least 1% of the country's consolidated revenue, and other sources such as grants and donations'.

RESPONSE: This repetition has been deleted (Page 6, lines 100-103)

* Also points like: '…over the years, Local Governments, which constitute the third tier of government, have considerably lost their autonomy as successive state governments are having more control over the local government administration and funding' deserve to be cited.

RESPONSE: The statement has been referenced (Page 6, line 111)

3. Methodology:

* Data collection method will be better explained if the two methods applied (document review and in-depth interview) were explained separately. Thus, line 181-183 should be moved forward.

RESPONSE: The data collection methods have been separated using subheadings (Page 9, lines 168 and 173)

*No mention of State Ministry of Health departments that were included in the study.

RESPONSE: The State Ministry of Health and MDAs included have been mentioned (Page 10, lines 190-192)

4. Findings:

* The findings are detailed and well presented.

5. Discussion:
* This is well presented.

6. **Conclusion:**

The conclusion section is precise.

7. **IMPRESSION:** The topic is interesting and the work is detailed and suitable for publication.

Samuel Kotei Amon, MPH (Reviewer 2): Authors cover an important topic of health financing which is relevant to achieving UHC. However, there are some suggestions and recommendations which need attention in order to strengthen the paper and make it more suitable for publication.

The title of your paper needs to be revised. Largely, there is disconnect between the study findings and the title though Table 4 relates somewhat.

**RESPONSE:** The title has been revised to reflect the findings in the manuscript.

**Background**

Authors need to offer cogent justification for the study.

**RESPONSE:** Added as first two paragraphs and the penultimate paragraph of the introduction. (Page 4)

**Methods**

It was indicated that mixed method was used in the study, which is misleading because clearly the study employed a qualitative approach. The use of desk review and qualitative research technique alone does not constitute mixed methods study design (which practically combines the strengths of both quantitative and qualitative approaches). Thus, it is important to clearly state, if it pertains to your study, what makes your research design mixed method. The choice of research design must be justified. State how does the methodological approach renders the results reliable.

**RESPONSE:** The research approach has been revised to reflect appropriate terminology, and choice of research design has been justified (Page 8, lines 136, 139-143)

Authors need to talk a bit more about the data collection process. Was the tool first developed in English and then translated to the local languages? If so, how was translation done? Which measures were used to ensure that content validity was not compromised significantly after the translation? Was the guide pretested prior to main interviews?
RESPONSE: More detail of data collection process has been provided (Page 10, lines 184-187)

The analysis section focused more on what was done rather than how it was done. Refine the section by clearly highlighting how the analysis was done.

RESPONSE: The analysis section has been refined to clearly highlight what was done (Page 11, lines 202-210)

Results

Authors need to begin quotations on a new line and where possible reference the quotes e.g. ……(FMOH officer), ……(donor) etc.

RESPONSE: Quotations have been moved to a new line and references included where possible. A few quotes that complete narratives were still retained within sentences. Quotes that were preceded by sentences that indicate their sources (e.g. As a development partner said; According to a government official;) were not referenced.

Abbreviations were used frequently without proper definition. Authors need to address that by making sure that all abbreviations are appropriately well defined prior to use.

RESPONSE: Abbreviations have been well defined where they first appear in the results section. Abbreviations that first appeared in earlier sections (background and methods) have been first defined where they first appeared.

Consider replacing the word 'damaging' used in the results sub-section "Prevention of households from incurring damaging OOPs" with a more technically rigorous word e.g. catastrophic.

RESPONSE: The word ‘damaging’ has been replaced with ‘catastrophic’ in the results sub-section.

Discussions

What are the strengths and limitations of the study?

RESPONSE: A major strength of the study was that the major stakeholders at the federal level that influence health financing decision making were interviewed. In addition, data were collected from the actors that were most likely to use the findings for actual decision making. Furthermore, the qualitative nature of the study enabled the in-depth exploration of all the research questions. However, the inability to interview many stakeholders at the sub-national
level and the exclusion of users views in the study are some weaknesses that future studies should guard against. This has been added to the penultimate paragraph of the discussion.

Conclusions

I think the conclusion should be re-written such that authors will reflect more on the key findings.

RESPONSE: The conclusion has been revised to include key findings from the study. (Page 26, lines 557-560)

Other comments

The paper will benefit greatly from proofreading. There are a number of sentence construction issues that need attention e.g. data is plural and ought to be grammatically expressed as such e.g. data were….; Check language in P6 L107-109; not clear what is being said in P7, L122—125; not clear what is being said in P11, L216—218; check tense used in P15 L315-317 etc.

RESPONSE: The paper has been proof read and grammatical errors corrected. Language in P6 L107-109 has been corrected (Page 6, lines 104-108); P7, L122-125 has been rephrased (Page 7, lines 120-123); P11, L216-218 has been rephrased (Page 11, lines 214-215); and the tense used in P15 L315-317 has been corrected (Page 15, lines 314-316)