Author’s response to reviews

Title: A checklist for designing health insurance programs - A proposed guideline for Nigerian states

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Reviewer #1: There is substantial improvement in the quality of the manuscript and the authors have attempted to address most of the comments I made in my first review. However, a few issues remain.

1. There is the fundamental question of what kind of paper this is. The authors report that "consultations with SHIS planning committee and planners…” were held but the following were not clarified:

* How were the states and respondents selected? That is, what is the sampling method?
* How were the consultations conducted? In-depth interviews focus group discussions, self-administered questionnaires, or other means?
* Was informed consent obtained?
* Was ethics approval obtained for the study?

If the authors consider that these requirements were not necessary, I will suggest that the manuscript be considered a policy discussion paper rather than a primary research one.

Response: The consultations with SHIS planning committee were informal, States were purposively selected using the following criteria: constituted SHIS planning committee, public availability of draft bill, and commitment to evidence-based health financing strategies (page 6, line 25-30). Stakeholders were identified using a snowballing approach. Informal discussions were had with stakeholders which are highlighted on page 19, line 25-28). Given this, ethical
approval was not sought, and we have subsequently amended the submission to a review. This holds true, as a bulk of the methodology and the process of developing the checklist were based on literature reviews (page 5 line 53-56).

2. To help the reader better understand the context of the paper, the authors could have given more information on the socioeconomic and health care context of Niger and Kaduna states. The authors may wish to scale back the detailed description of the principles of social health insurance to make space for more contextual information. The alternative may be to do a separate paper where the authors provide more context on the states and report on the application of the checklist, while restricting this manuscript to the checklist and the process of its development.

Response: Thank you. We think this is an excellent idea, and we are already working on a second manuscript per this suggestion, where the paper will focus on the application of the checklist on multiple states in Nigeria. However, we think the credibility of the paper is improved by demonstrate the applicability of the checklist, which is why we applied it to just the two states in the first instance.