**Reviewer’s report**

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

**Version:** 0 **Date:** 28 Dec 2018

**Reviewer:** Arnold Okpani

**Reviewer's report:**

**Overall impression**

This manuscript sets out to introduce a tool to guide design decisions on social health insurance schemes (SHIS) by state in Nigeria and, potentially, other governments in low and middle-income countries (LMICS). The paper goes further to report the result of application of the tool in two states in Nigeria.

Given the current interest and discussions on universal health coverage and the Basic Health Care Provision Fund in Nigeria, this is a timely piece of work. The authors are sufficiently clear about the different considerations in designing a SHIS in a resource-constrained setting, but there is lack of clarity in the methods section as well as unclear justification for including the results of applying the tool in the same manuscript.

My recommendation would be that this body of work be written up as two separate papers. One paper may describe the checklists and the methods for its creation; a second paper can report the results of the application of the tool to Kaduna and Niger states, Nigeria.

**Specific comments**

1. The background section of the abstract needs to include the purpose of the work.

2. P2L13 "scheme" is missing from the acronym.

3. P2L31 "assess readiness/suitability of SHIS" … the tool demonstrates SHIS design considerations but may not be suited to assessing readiness and suitability of SHIS.

4. P2L36 "examine conditions for readiness and appropriateness" of?

5. P3L9-14 the statement here is out of place as the paper does not evaluate SHIS as a health reform strategy.
1. P4L7-12 reference needed.
2. P4L15 "OOP" is missing "E" (expenditure).
3. P4L26-28 is the entire BHCPF "to be disbursed to eligible states"? Also, reference needed.
4. P4L43-56 consider shortening the sentence.
5. P5L12-14 how many states? Please provide reference too.
6. P5L17 is there any evidence to support this assertion?
7. P5L32-40 please provide reference.
8. P6L28-30 again, the authors did not sufficiently demonstrate how the tool can be used to assess both readiness and suitability of SHIS. Table 1 is mislabeled as Table 2.
9. P7L20-22; 27-29; and 37-42 references are needed.
11. P16L55 "IT" needs definition.
12. P18L7-12 authors need to provide evidence that political pressure more profoundly affects publicly managed SHIS.
13. P19L18-26 in producing a separate paper that speaks to the application of the tool, the authors may consider providing more socioeconomic context of the states where the tool was applied. The authors also need to give an indication of the categories and number of individuals/organizations that were consulted.
14. P20L46-48 two states or three?
15. P21L41 the paragraph that begins here has no connection with the preceding one.
16. P22L17 the authors need to define the "fiscal realities". Providing a bit of context on the states should help.
17. The authors may wish to consider including a question on sustainability of funding sources on the 'Source of Finance' variable in Table 1 (2). The authors may also wish to
include a question on administrative autonomy on the 'Administration and Management' domain of the tool.

23. The manuscript failed to demonstrate the utility of the tool in assessing state of readiness for SHIS in the states where it was applied.

24. For greater transparency in the methods section, the authors may need to clarify how the reviewed literature was selected. Were they inclusion and exclusion criteria?

Level of interest
Please indicate how interesting you found the manuscript:

An article whose findings are important to those with closely related research interests

Quality of written English
Please indicate the quality of language in the manuscript:

Acceptable

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