Reviewer’s report

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

Version: 1 Date: 15 Mar 2019

Reviewer: Arnold Okpani

Reviewer's report:

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.

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.
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:

Needs some language corrections before being published

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