Reviewer’s report

Title: The Impact of National Health Insurance (NHI) upon accessibility of health services and financial protection from catastrophic health expenditure: a case study of Savannakhet province, Lao PDR

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Reviewer: Siprapai Sitapong

Reviewer's report:

Manuscript Review (2nd Review)

Journal: Health Research Policy and Systems
Paper Title: The Impact of National Insurance (NHI) upon Accessibility of Health Services and Financial Protection from Catastrophic Health Expenditure: A Case Study of Savannakhet Province, Lao PDR
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Reviewer: Siprapai Sitapong, Researcher, International Health Policy Program, Thailand
Reviewer Submission Date: June 11th, 2019

General comments
* The authors did a great job in incorporating comments and providing explanation to reviewers.
* The authors may consider adding some of the explanations to the paper in the form of footnotes.

Revision and Suggestions
1. Data:
   a. In Table, 2 & 3, the authors may consider adding a note at the end of the table if the summary is from the survey year 2013, 2016, or 2018.
   b. In Table, 2 & 3, what are the means of hospitalization and catastrophic spending for the entire sample? I'm not sure if it's already mentioned in the paper.
2. Result:
   a. In Table 4 & 5, should the column 2-3 & 6-7 be titled "controlling insurance status", as opposed to column 4-5 & 8-9? Alternatively, do you subsample regression? If it's the latter case, may I suggest adding observations on the bottom of the table?
   b. For both Table 4 & 5, would you consider adding R-squared value or other goodness-of-fit measures suitable for logistic regression? It may not be key to interpretation but some audience may be interested in the values.
   c. For Table & 5, I can see that the results in column 4-5 & 8-9 are not very different from column 2-3 & 6-7, respectively. I think it's appropriate to add a brief explanation mentioning why you choose to focus the interpretation on column 2-3 & 6-7, as opposed to 4-5 & 8-9. Also, providing a brief reasoning why these two regressions (with and without the insurance indicator) are insightful is useful to audience.
d. What's the significance level of one star (*)? I believe it's mentioned in the paper to be 95% in the text. Could you add this info to the note under the Table?

e. For Table 5 & the data section, how do you define catastrophic expenditure?

f. For Table 5, the magnitudes in column 2018 are pretty large and more than one (1.166 & 1.117), which is quite counter intuitive why the more well-off households are more likely to face financial hardships than the less well-off households. I wonder whether it's possible that the NHI disproportionately included more poor individuals and that the richer households tend to seek long-term care when facing health conditions, which then cause them to face more financial hardship. Or do you think it's related to the change in out-of-pocket fee between the pre-NHI policies and the NHI, in which the latter subsidizes less, to my understanding.

3. Conclusion

a. The conclusion states that the NHI has immensely enhanced financial protection because the income coefficients become insignificant. I believe that more information need to be provided to claim the "immense" effect of NHI.

**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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