Reviewer’s report

Title: Towards national health insurance in Kenya: community perceptions on health insurance and their preferred design features.

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Reviewer: Diane McIntyre

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This is an important paper in the context of the global emphasis on moving towards universal coverage, and the importance of taking account of public preferences in developing policy for moving towards universal coverage in individual countries. It provides very useful information, and only requires some clarification on certain issues and other minor revisions.

Minor essential revisions

1. P. 6, end of paragraph on financing in Kenya – the rates for private hospitals are not clear – is each hospital paid a different ‘flat daily rate’ or are there just a few rates according to a few categories developed according to the range of facilities?

2. P. 6, overview of health care financing in Kenya – you should probably provide a bit of information on CBHI’s – what % of the population covered, what services do they generally cover, etc. – I later had lots of questions about CBHIs, so think it best to give some information here.

3. P. 8, last two paragraphs on methods – you mention IDIs, but give no information on who they were, how they were selected, and then say results presented are MAINLY from household survey and FGDs. Would suggest not referring to the IDIs if you are not using any data from them (otherwise need to explain how selected etc.) and possibly also drop the word ‘mainly’ in terms of what data used.

4. P. 8, second last paragraph of methods – The information on FGDs do not indicate whether they were spread across the districts, whether they were in the same villages as the household survey – basically, need to indicate where the FGDs were done and why in those areas and how linked to areas for household survey, how FGD participants were recruited, etc., etc.

5. Throughout the document (including Table headings – e.g. Table 2) – should be “membership of schemes” rather than “membership to schemes”

6. I think all ‘monetary’ results should be presented in US$ (e.g. the contribution rates) – fine to have in KES, but should also indicate in US$ (you do mention US$ in some places, but not consistently).

7. P. 9 – first sentence of the results – you said earlier that insurance coverage of the population was only 10% nationwide, but 52.9% of surveyed households had at least one member. You need to comment on this – either in the results or the
discussion section – probably due to specifically sampling households in districts with many CBHIs (but from Table 2, only half of those who are members were members of CBHIs, so why is NHIF coverage so high in these areas)

8. P. 9, para beginning “Key reasons for not enrolling …” – I find the following very confusing: “… had previously been members of an insurance scheme, mostly the NHIF. Of these, 72.5% had been CBHI members for more than two years ..” How can they mostly be NHIF members, but 72.5% CBHIF members????

9. P. 12 – you say in the second last paragraph that one of the packages costs KES2,300 per year, but then in the last paragraph on this page, in the FGD quote you say it is KES2,400 – which is correct?

10. P. 14 – the quote at the top of the page is not referenced

11. P. 15 – last sentence of first paragraph – I am confused by what “then die on the forms” means – I would suggest leaving out the last sentence

12. P. 15, quote beginning “As an outpatient you may have spent more …” – I cannot understand what is being said here – think maybe leave out this quote.

13. P. 16, first paragraph in section on communities’ perceptions of NHIF (and other first paragraphs of new results sections) – I think specify “household survey respondents” rather than just survey respondents or respondents – so that readers easily slot back into ‘quantitative results’ mode.

14. P. 18, first paragraph in section on communities’ perceptions of proposed NHI scheme – the first sentence says 93.4% of respondents (again say household survey respondents) support the proposed scheme and then you reference Table 3, but this figure is not in Table 3 – I now see you have a section “support for implementation of NHIS much later in the table – should order Table 3 according to how you discuss results in the text – but 51.4% strongly supporting plus 41.6% supporting is not 93.4% - need to check all data in text to the Table. Same issue on p. 19, where you say 47.3% support progressive structure, but Table 3 says 46.5% support the rich paying more than the poor. Also in that paragraph on p. 19, you say “17.3% preferred equal contribution RATES” but the Table says “All Kenyans should pay equal AMOUNTS” – equal rates (e.g. all paying 5% of income) is not the same as equal amounts (e.g. all paying KES200)

15. P. 18 – you say that household survey respondents were very supportive of a compulsory NHIS, but don’t give any insights from the qualitative work on why people support NHIS. Instead, the second paragraph on this page highlights all the ‘negative’ things or what needs to be done before NHIS should be introduced etc. – the reader is left wondering why on earth people support the NHIS when they seem to have a lot of concerns or at least major expectations – would be really helpful if there is anything in the qualitative data that sheds light on why people think NHIS would be a good idea.

16. Pp. 21-22 – two paragraphs starting “According to the community …” and ending “… in a user friendly manner [24].” – I found this very confusing, particularly in terms of how the respective roles of NHIS and CBHI schemes were
being seen. Are CBHIs being seen as possibly being the ‘local level financial intermediaries’ for the NHIS or as an alternative (e.g. that it would be mandatory to join a scheme but people can choose between NHIS and CBHIs).

17. P. 24, second sentence – add “more” in sentence: “The community was therefore MORE exposed to health insurance concepts …”

18. The conclusions could be written in a way to provide clearer messages about the policy implications of the findings (at the moment, too much of a summary of what has already been presented in the results and discussion sections).

**Level of interest:** An article of importance in its field

**Quality of written English:** Acceptable

**Statistical review:** No, the manuscript does not need to be seen by a statistician.

**Declaration of competing interests:**

I declare that I have no competing interests