

Review of: "Willingness-to-pay for health insurance: A comparative study between formal and informal health-workers"

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Potential competing interests: No potential competing interests to declare.

The topic of this article is very relevant in our settings especially in low and middle income countries. Congratulations for coming up with this important topic. However, there are some comments to work on to improve your article. The following are the comments:

1. The abstract should follow the guideline of the journal by indicating the introduction, objective of the study, methods, results and conclusion. Limitations in the abstract should be sent to the discussion.
2. Check again the journal guideline for the scientific paper about the conceptual framework. The conceptual framework is not necessary for the scientific paper and I suggest to be removed.
3. Objective should be indicated in your abstract and at the end of your main introduction.
4. Operational definitions are not necessary in the scientific paper. I suggest to be removed and instead unclear concepts should be elaborated in the main introduction.
5. The methods should follow the journal guideline. It seems the document still a proposal.
6. The document misses the findings section which is very important to be indicated. I don't understand how you came up with the discussion.
7. General comments:
 - a. The document seems still a proposal for your thesis.
 - b. If you want to publish this article you need to have analysed data.
 - c. Read careful the instructions from the guideline of the journal and see how you can improve your work.
 - d. Change the language from expecting to go to the field for data collection into analysed data for reporting.