

Review of: "Post-Pandemic Reflections from Sub-Saharan Africa: What We Know Now That We Wish We Knew Then"

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Potential competing interests: No potential competing interests to declare.

The article provides a smooth flow for readers to engage with the post pandemic reflections discussed. The ease with which the article is communicated enhances its potential impact, making it more likely to reach a broader audience. However, it would be beneficial for the authors to delve deeper into specific details in order to provide a more comprehensive understanding for readers seeking in-depth insights. Please see comments below:

- 1. There is no explanation on who George Santanaya is in the abstract. More information should be provided on this.
- 2. Please provide specific details (including the sub-Saharan African countries where these apply), relevant citations and/or data-based evidence regarding the following claims made in the paper:
- Claim 1: "... hospitals and health institutions were off limits to those who did not have COVID-19 and governments were paying for treatment of those infected with SARS-CoV-2 and admitted for care."
- "... Governments to foot the bill for treatment of all clinical cases when COVID-19 management made up over 90% of healthcare costs in developed and developing countries alike."
- Claim 2: "... front-line workers who failed to keep to the hastily approved policies and procedures were punished or relieved of their posts."
- 3. The suggestion that insurance companies should be asked to refund all the premiums collected during COVID-19 to participating individuals and recommence premium collections only at the conclusion of this pandemic era is ambiguous. While it is undeniable that some insurance companies may have engaged in unscrupulous practices during the pandemic, it's important to recognize the inherent complexity of the health insurance system.

Advocating for a sweeping refund and halting premium collections until the end of the pandemic oversimplifies the intricate dynamics involved in health insurance.

It is essential to address instances of wrongdoing/malpractice by insurance companies through regulatory measures and legal avenues. Rather than a complete cessation of premium collections, a more nuanced approach involving transparency, accountability, and targeted reforms in the health insurance industry may be a more viable and effective solution.

Ultimately, the goal should be to strike a balance between protecting the interests of insured individuals and ensuring the sustainability of the health insurance system, which plays a vital role in safeguarding public health and well-being.

