

# 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.

This study addresses a really interesting research objective. And given the time-frame of study (September,2022-September,2023) I assume it is approaching conclusion, so really looking forward for your findings. Since most of the areas are already covered in other reviews, I will be very brief.

- Title: it will be more informative if the study area (i.e. Dhaka city) is incorporated.
- Abstract: I think the abstract for the final paper can be much concise and can skip details like what software packages are used, or ethics and dissemination part.
- Importance of the study: it is not at all clear why health-workers have been chosen as the target population. In the last paragraph of introduction, importance of looking into the condition of informal workers is mentioned since majority of employment of Bangladesh is informal in nature, but then 'workers' is changed into 'health workers' without any explanation on why focusing only on health-workers.
- Limitation of the study: a biggest limitation of the study is using non-random sampling technique. It does not make the statistical tests meaningless, because this 250 people will be coming from some population, only that population will not be representative of the actual population and hence we will not be able to make a general inference on health workers of Dhaka city with these test results. But this will still be an important study if the research gaps and the reason for non-probability sampling are established well. Hence this part needs improvement.
- Operational definitions: it is not clear how these definitions are determined. If already existing definitions are used, then the sources should be mentioned. If there is lack of existing definitions, then it is a research gap and this study is contributing in coming up with these definitions, hence it should be clarified and the definitions need to be established properly.
- Selection criteria for formal and informal health workers: the exclusion criteria of formal and informal health workers are identical. If I have understood correctly, formal health workers are defined to have contract/service period of more than a year and for informal health workers it is less than a year. But exclusion criteria for informal health workers is written to be "Years in service < 1 years".
- Sample size determination: if a brief description of the background and relevance of the formula is added, it will be really helpful for the readers who are not well-versed with sampling for medical studies and hence this formula. For instance, it is not clear what is the power, what refer to the prevalence of the first group and second group. Is it any

existing estimate of what proportion of health workers of Bangladesh is formal?

- Sampling technique: the argument for using a non-random convenience sampling technique will be stronger if it is explained why there is no sampling frame, what are the problem faced which makes a complete population enumeration impossible for this case.
- Reference: it is helpful for readers (and also for the authors while editing for any particular journal) to follow a standard referencing style (like APA, Chicago).
- General improvement in grammars and punctuation (it will get better with more and more revision, which will happen anyway).

All the best!