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

Susanne Dida

1 Universitas Padjadjaran

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In general, people in developing countries will determine the decision to participate in health insurance offered by the government, taking into account its benefits in the short and long term, also calculating their income. However, there are also several aspects that are taken into consideration, namely the experience of previous insurance users (testimonials), if the service is good they will follow it, but if the service is disappointing, then the image that is built will be bad. There are several cases of unfair treatment that are also often found in health service centers when patients are sick, for example, the medicine or equipment needed is not available, so the patient or the patient's family must buy equipment or medicine elsewhere that is not covered by health insurance. There were other cases of patients being forced to go home even though they had not yet recovered because other patients were going to use their facilities, and the time limit for insurance exceeded what was specified. Were in-depth interviews also conducted with the user community?