

# 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 study is interesting and will provide insight into the willingness to pay for health insurance in a country where the out-of-pocket expenditure is high. However, based on the submission some suggestions are provided below.

Title- The title of the paper suggests that the study is focused on understanding the WTP for health Insurance by formal and informal health workers.

Issues- The study area is not mentioned so it is unclear.

Suggestion- The author should rephrase the title for clarity.

Abstract- The abstract of the study needs clarity and should focus on the objective of the study, the significance, the methodology implied and the result etc.

If the author is certain that it will determine the WTP by the formal and informal health care workers using CVM.

Introduction- The introduction is focused on the formal and informal sector workforce as a whole however the title focused on the health workers only. Further, considering the universal health coverage, it should be focused on all.

Suggestion- The author should clearly put forward the aim of the study and focus on that. It is important to provide a strong base for the need of the study. Hence, an extensive literature review is necessary and based on the research gap the current study should be represented.

Conceptual framework- The conceptual framework has no clarity on the variables related to socio-demographic characteristics, health insurance schemes and factors associated to WTP.

Suggestion- In this section the author should provide conceptual clarity on the above variables based on literature review.

Method & Analysis- Methodology section should include the objective of the study, the sampling technique, sample size, sample area, significance of the study, limitation etc.

Issues- The objectives frame is monotonous and does not add value to the study. The objectives should be framed based on the research questions.

**Suggestion-** The author did not focus on the health insurance available in the study area, i.e., Bangladesh in Background and Introduction. It is important to understand the healthcare system, then analyze the need for health insurance, and then WTP. The extensive Literature review will help the author to find the research gap and further frame the research question of the current study. The author should reframe the objective considering the same.

**Hypothesis-** The author should frame an appropriate hypothesis for testing to accept or reject the null hypothesis. The hypothesis should be framed based on the objectives of the current study.

**Issues-** Operational definition needs better understanding and clarity.

**Formal health care worker-** The study will focus on formal health care workers engaged in contractual terms at least for 1 year which means the health worker who is engaged for a minimum 1 year either on a permanent or contractual term.

But, from the exclusion criteria, the study does not consider employees who are engaged for more than 6 months. The author needs clarity and justification on the selection criteria backed with strong evidence.

**Informal health care worker-** The study considers the health workers, Nurses, and doctors working in private chambers who do not get any compensation, or health benefits and working for less than a year under contract or no contract.

Exclusion criteria declare more than 6 months and inclusion criteria less than 1 year.

**Issues-** The author needs clarity on understanding who are informal healthcare workers. If the nurses and doctors are in a private chamber for less than a year? or are they those who did not get any formal or structured training for healthcare services but providing healthcare services? If the drug seller, the traditional birth attendant, the unqualified allopathic providers, the traditional healers, and nurses providing consultancy as physicians should be considered in the study as informal healthcare workers.

**Suggestion-** The author should necessarily focus on an extensive literature review and select the respondents based on conceptual clarity.

**Sampling Technique-** The author should focus on the sampling technique and justify if the Convenience Sampling technique and 250 respondents will provide a macro perspective of the WTP by healthcare workers in Bangladesh.

Analysis and Findings should be added in the next section.

**Data Analysis-** Selecting the respondents and the dependent and independent variables are necessary before identifying the econometric tools to imply in the study. The author should justify the need for a chi-square and logit model for the current study. Further, define the variables for each test and state the value it will add to the findings of the study.

The DBDC model depicted requires the bidding amount for all the stages. The author should add open-ended questions to understand the factor that influences the result in addition to the socio-demographic factors.

**Discussion-** The Result and Discussion section should be based on the finding of the study. Further, the author should relate the result of the current study with the previous study to add value to the field.

