

Review of: "Willingness-to-pay for Health Insurance: A Comparative Study between Formal and Informal Health-Workers"

Nigel James¹

¹ Pennsylvania State University

Potential competing interests: No potential competing interests to declare.

This is a laudable piece. The paper addresses an important policy question regarding the improvement of health insurance, particularly among the informal sector. By comparing the willingness to pay (WTP) for health insurance and associated factors between formal and informal health workers in Bangladesh, the author aims to provide insights into policy tools that can be leveraged to expand health insurance coverage and achieve universal health coverage goals. However, there are key issues that need to be strengthened in order to make the manuscript ready for publication.

Firstly, it is unclear whether the paper is a protocol outlining the proposed study or a full research paper. It would be helpful to clearly distinguish this aspect either in the title or in the introduction.

The paper briefly mentions methodological limitations, including those related to the design of the contingent valuation method (CVM). However, there is a lack of depth in explaining the CVM and its application in the study. I suggest that the author provides more details on the theoretical framework supporting the analysis and presents a detailed plan for data analysis, including the specific statistical methods that will be used. For instance, if the objective is to compare factors associated with WTP, it is important to outline which factors are being controlled for and how they are constructed or determined.

Overall, the limited information provided in each section makes it challenging to evaluate the appropriateness of the chosen statistical techniques and the validity of the conclusions drawn from the data.

Lastly, it would be interesting to know if the study considered the quality of care as a factor. Previous research on health insurance uptake has hypothesized that the quality of care in many health facilities in developing countries, including Bangladesh, hinders insurance uptake. If quality of care was not included in the questionnaires, it would be useful to acknowledge this important factor in the limitations discussion and suggest it as an area for future research.

Good luck and good job!