

**Review Form 1.6**

Journal Name:	<a href="#">Archives of Current Research International</a>
Manuscript Number:	Ms_ACRI_84216
Title of the Manuscript:	ASSESSING THE ASSOCIATION BETWEEN CLIENTS' LEVEL OF SATISFACTION AND RETENTION OF NATIONAL HEALTH INSURANCE SCHEME MEMBERSHIP IN GHANA: A STUDY IN THE GREATER ACCRA REGION
Type of the Article	Original Research Article

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This journal's peer review policy states that **NO** manuscript should be rejected only on the basis of '**lack of Novelty**', provided the manuscript is scientifically robust and technically sound. To know the complete guideline for Peer Review process, reviewers are requested to visit this link:

(<https://www.journalacri.com/index.php/ACRI/editorial-policy>)

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### PART 1: Review Comments

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
<b>Compulsory</b> REVISION comments	<p><b>1) In the Conclusion section the author states:</b> “There is the need to strictly enforce policies to ensure mandatory enrollment with scheme”</p> <p>This statement appears unrelated to the aim and findings of your study. The statement comes across as a punitive policy statement rather than a research conclusion. Please remove or justify this statement with how it relates to your results and the literature.</p> <p>A more fitting conclusion appears later: “further research on the predictors to retention of NHIS membership in the country.” This is relevant and appropriate. Furthermore, a note in the Conclusion relating to the significant findings which appeared to influence uptake can be added.</p> <p><b>2) Kindly add a ‘Limitations’ section</b> Here you can discuss the ethical and technical implications of questioning participants, regarding a mandatory scheme; face-to-face, within their own homes, and how that may have affected the answers they were willing to provide; other limitations should also be considered</p> <p><b>3) In the Discussion Section the author states</b> “the client intention to renew NHIS membership <b>was weakly associated with...</b> of healthcare facilities.</p> <p><b>Later in the Conclusion Section the author states</b> “retention of membership <b>was weakly influenced</b> by...”</p> <p>This was a <b>significant association (as outlined in your methods &lt;0.05)</b>; this is not a ‘weak association’. Kindly correct this terminology throughout the paper.</p>	<p>1. The author has erased the statement relating to policy enforcement and included the need for healthcare providers to maintain good inter-personal relationship with clients and the need to ensure geographical accessibility of accredited NHIS health care facilities</p> <p>2.Below is a copy of limitations of the study included by the author</p> <p>Limitation of the study .The study has a limitation of generalizability of findings. The study was conducted by using only a single region in Ghana due to financial constrictions. Clients’ satisfaction with NHIS may be influenced by socio-economic and demographic factors which may differ from one region to the other regions in the country. The selected region used in the study is inhabited by people from all the diverse socio-economic and demographic background in Ghana so is believed that the findings reflect <b>the</b> association between clients’ level of satisfaction and retention of national health insurance scheme membership in Ghana. . However, the results should be generalized with care</p> <p>3. P-value less than 0.05 in chi- square analysis only indicates that there is an association between 2 variables or more variables. However, it does not depicts the strength of association. Cramer V’s analysis reveals the strength of association. According to Kotrlik &amp; Williams ( 2003), Cramer’s V of 0.00- less than 0.10, 0.10- less than 0.02, 0.2- less than 0.40 and <math>\geq 0.40</math> indicates no association, weak association, moderate association and strong association respectively. In other words, two variable may be statistical associated but the strength of association might be weak, moderate or strong. Based on this augment, there is the persistent use of weak association of this study</p>
<b>Minor</b> REVISION comments	<p><b>4) In the Discussion Section the author states</b> “However, this current study observed that the client intention to renew NHIS membership was weakly associated with the level of satisfaction with healthcare service providers’ interpersonal relationship with client, satisfaction with premium, and satisfaction with geographical accessibility of healthcare facilities. This finding is in line with existing literatures [26, 36].”</p> <p>Please elaborate on the significant findings being in line with existing literature. How do these findings implicate the uptake of the NHIS in Ghana? How might these findings be used to practically improve uptake?</p>	<p>The author has elaborated on the significance of these findings.</p>

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Optional/General comments		
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PART 2:

	Reviewer's comment	Author's comment (if agreed with reviewer, correct the manuscript and highlight that part in the manuscript. It is mandatory that authors should write his/her feedback here)
Are there ethical issues in this manuscript?	<i>(If yes, Kindly please write down the ethical issues here in details)</i>	