



**Paper: “Determinants of Health Insurance Choice and Ownership in India-Evidence from National Sample Survey Data”**

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Peer review:

Reviewer 1: Blinded

Reviewer 2: Blinded

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Reviewer B:

Recommendation: Accept Submission

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**The TITLE is clear and it is adequate to the content of the article.**

The title is both appropriate and accurate in reflecting the scope, methodology, and content of the article. No revision is needed.

**The ABSTRACT clearly presents objects, methods, and results.**

The abstract is well-structured, covering all essential components (objectives, methods, key results) concisely and clearly

**There are a few grammatical errors and spelling mistakes in this article.**

Introduction section:

“but it faces limitations concerning scope, coverage, and quality.”

◆ Correction: “but it faces limitations in terms of scope, coverage, and quality.”

Literature Review:

“the number of people living in a given household determines the size of household greatly raises the probability...”

◆ Correction: This sentence is grammatically incorrect and fragmented. Suggested fix:  
“A larger household size greatly raises the probability of owning health insurance.”

Literature Review:

“policy optionsin subscription of health insurance”

◆ Correction: “policy options in subscription of health insurance” (missing space)

“comprehensive coverage lack of”

◆ Correction: “lack of comprehensive coverage” (incorrect word order)

Objective section:

“some meaningful insights can be arrived at...”

◆ Correction: “some meaningful insights can be drawn...”  
(The passive form “arrived at” is grammatically awkward in this context.)

Multivariate Analysis:

“sex of the individual household is insignificant...”

◆ Correction: “sex of the individual in the household is insignificant...”

Multivariate Analysis:

✗ “inconsugallife” (variable label used as is in the text)

◆ Correction: This appears to be a placeholder or coding term. It should be rephrased for clarity if part of the narrative.

Discussion section:

“part of family investment for a married individual.”

◆ Correction: “part of a family investment...”

“The income of the individual does matter in the case of public health insurance specifically aimed at universal coverage of below the poverty individuals.”

◆ Correction: “...coverage of below-poverty-line individuals.” (incorrect phrasing)

“the addition of one more member to a household decreases the odds of enrolling into PHI and ESI...”

◆ Correction: “...enrolling in PHI and ESI...” (incorrect preposition)

Conclusion:

“the middle-income group (the potential group).”

◆ Correction: “the middle-income group, which is a potential target.” (clarification needed due to grammar and logic)

“the middle-income group (the potential group). Problems of awareness, accessibility and affordability persist, involving low perceived needs and procrastination, complex products, high premiums, hidden conditions, negative experiences and the like.”

◆ Correction: This section has run-on sentence structure. Break into 2–3 clear sentences.

**The study METHODS are explained clearly.**

Yes, the methods are explained clearly with:

Data source

Sample size

Variables

Model choice and justification

Equation and interpretation

**The body of the paper is clear and does not contain errors.**

The overall body of the paper is clear, analytically sound, and well-organized,

BUT it does contain some grammatical errors and minor phrasing issues that should be corrected before publication.

**The CONCLUSION or summary is accurate and supported by the content.**

Yes, the Conclusion is accurate, logically drawn from the evidence, well-aligned with the objectives, and offers useful insights and policy recommendations. No major changes are needed.

**The list of REFERENCES is comprehensive and appropriate.**

- ✓ The references list is appropriate, diverse, and relevant to the research topic.
- ✓ It supports the article's academic rigor and demonstrates engagement with the key literature.

No major changes are needed — only minor formatting adjustments if required by the journal.

***Please rate the TITLE of this paper.***

[Poor] 1-5 [Excellent]

5

***Please rate the ABSTRACT of this paper.***

[Poor] 1-5 [Excellent]

5

***Please rate the LANGUAGE of this paper.***

[Poor] 1-5 [Excellent]

5

***Please rate the METHODS of this paper.***

[Poor] 1-5 [Excellent]

5

***Please rate the BODY of this paper.***

[Poor] 1-5 [Excellent]

5

***Please rate the CONCLUSION of this paper.***

[Poor] 1-5 [Excellent]

4

***Please rate the REFERENCES of this paper.***

[Poor] 1-5 [Excellent]

5

**Overall Recommendation!!!**

Accepted, no revision needed

**Comments and Suggestions to the Author(s):**

This article provides a valuable baseline analysis of the socio-economic determinants of health insurance in India. However, to improve its scholarly contribution and publication readiness, the author(s) are encouraged to:

Address grammatical and stylistic issues, and

Offer more specific and actionable policy insights.

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