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OPEN PEER REVIEW

Role of Health Insurance in Facing Health Expenditures Among Urban Female-headed Households in Iran

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About this report

This open peer review (OPR) report shows the public comments made on this article during peer review, by the reviewers, the associate editor and the editor-in-chief, for every revision round, together with the authors' replies. Comments appear only with the consent of the people who wrote them. Reviewers who chose to sign their report are named; the others are shown as "Referee". Comments are edited for language only, and confidential remarks to the editors are not included.

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1 Original submission

0 comments

No public comments in this round.

2

Revision 1

AUTHORS' RESPONSE TO REVIEWERS

Authors' reply to reviewers

The next pages contain the authors' point-by-point reply to the comments of this revision round, as submitted with the revised manuscript. It is published as the authors wrote it.

In the name of God

Respected Editor-in-Chief of SHIRAZ E-MEDICAL JOURNAL

Greetings

Respectfully, while thanking the respected colleagues of the journal and the dear reviewers, and also appreciating your attention to the article, the dear reviewers' corrections and the authors' responses are sent in the table below.

With thanks

No.	*Reviewers' corrections*	*Response to reviewers*
1	*The discussion part of the abstract needs correction and is not related to the results*	*Yes, that is correct, and it was corrected.*
2	• *In the Results section, it is mentioned that an increase in per capita income led to an increase in treatment costs, but at the end of the discussion in the abstract, it is written that the policy of increasing income should be adopted*	Yes, that is correct. The policy of increasing income had been suggested in order to empower women and increase their purchasing power in the health market, which, due to summarization, had become ambiguous together with the next sentence, and it was removed from the discussion part. It should be noted that the results showed that increasing the income of female-headed households leads to an increased probability of purchasing from the health market and purchasing health insurance, as well as increased household health expenditures, which is in line with the studies of Taheri and Ahmadi (11), Shahraki and Ghaderi (9), and Savoji et al. (10), because high income creates greater purchasing power and the individual can use more health services and care. However, since the income of female-headed households is much lower than that of other households, it can create a serious threat of reducing health expenditures, even essential health expenditures; for this

		reason, the policy of increasing income had been stated, but due to the ambiguity created, it was removed from the discussion part of the abstract. However, these explanations were added more completely to the Discussion section in the body of the article and highlighted, and they were also presented as a recommendation in the conclusion section at the end of the article.
3	*Some keywords are not appropriate. They should be corrected*	The keywords were corrected.
4	*Why, among these insured persons, are the insured of the Health Insurance Organization not mentioned in general, and only the insured of Social Security, private insurance, and other organizations are mentioned, whereas more than 40% of the country's population is covered by the Health Insurance Organization (abstract)*	Given that the coefficients of Medical Services Insurance and Rural Health Insurance were not significant in the model, their effect on health expenditures could not be reported, and only the insurances that had significant coefficients were reported in the abstract. However, based on descriptive statistics, a comparison between insurances in paying health expenditures was made, which was added to the Discussion section and highlighted; also, the mean household health expenditures by type of health insurance were presented in Table (2). It is worth mentioning that in the Household Income and Expenditure questionnaire, which is prepared and completed by the Statistical Centre of Iran, only five types of insurance are reported, which include Social Security insurance, Medical Services insurance, private insurances, Rural and Nomadic Health insurance, and insurance of special organizations, and this article has considered the insurance organizations based on the information of the said questionnaire.
5	*In the Introduction, reference 10, you mentioned the basic insurances, such as the Health Insurance Organization, Social Security, the Relief Committee, and the Armed Forces. In the same part, the Government Employees Fund, the Rural and*	Yes, that is correct. The mentioned funds were removed.

	Nomads Fund, Universal Health Insurance, and other funds are mentioned; these are funds belonging to the Health Insurance Organization, and given that the Health Insurance Organization is mentioned at the beginning of reference ten, there is no need to mention these covered funds, unless to provide additional explanations, such as the insured population by fund or the amount of service use	
6	*Article 22 of the Constitution, or Articles 3, 29, and 43 of the ??Constitution* •	The articles mentioned by the dear reviewer are correct. In the article, Article 29, which refers to insurance, was intended, but 22 .was written by mistake .Article 29 of the Constitution is correct, and this was corrected
7	*In the Introduction, you mentioned Stata 16 software, whereas in the text Stata14 is mentioned* •	.Stata 16 is correct, and this was corrected
8	*the double sample sampling econometric metho*	the Double Sample Selection econometrics method is correct, and this was corrected
9	*Equation one should be corrected*	Corrected
10	*In Table one, why did you separate Health Insurance from Rural and Nomadic Insurance*	In the Household Income and Expenditure questionnaire, which is prepared and completed by the Statistical Centre of Iran, only five types of insurance are reported, which include Social Security insurance, Medical Services insurance, private insurances, Rural and Nomadic Health insurance, and insurance of special organizations, and these insurances were also presented in Table (1) The variable named Health insurance in Table one generally indicates having any type of health insurance, and its description .and coding method were stated in Table 1 *Health insurance: Dummy variable, Households with medical insurance = 1, otherwise 0*
11	*In Table two, which insurance organization is meant by Medical Treatment Insurance*	Medical Services Insurance, which is provided by the Health Insurance Organization, is meant; however, as stated, the types of

		insurance were considered in the article according to the questionnaire of the Statistical Centre of Iran, and no changes were made to the titles.
12	*By health expenditures in Table two, are the expenditures paid by households meant, or has the share of the insurance organizations also been estimated* • *Are the expenditures only outpatient (section 6 of the household questionnaire), or has section 13 of the questionnaire also been added? No explanation has been given at all*	Health expenditures mean all expenditures paid by the household for health. These expenditures include the expenditures of section 6 and section 13 (outpatient and hospital costs and insurance premiums paid by the household) according to the Household Income and Expenditure questionnaire, which was added to the text and highlighted
13	*Why, in Table two, among all the funds of Health Insurance, has Rural Insurance been presented? Why has it not been presented in general? Or were the other funds covered by the organization not considered? It should be explained*	Yes, that is correct. The types of insurance were considered in the article according to the questionnaire of the Statistical Centre of Iran, and explanations were provided in the text.

2 Revision 1

1 comment · 15 Jun 2022

Editor-in-Chief

MINOR REVISION 15 Jun 2022

Minor Revision

3

Revision 2

AUTHORS' RESPONSE TO REVIEWERS

Authors' reply to reviewers

The next pages contain the authors' point-by-point reply to the comments of this revision round, as submitted with the revised manuscript. It is published as the authors wrote it.

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With thanks

No.	Reviewers' corrections	Response to reviewers
1	the comments were done by authors, but the keywords need to revise again. for example, "female" should be removed.	The keywords were selected according to MeSH in line with the subject, and the keyword in question was removed

3 Revision 2

1 comment · 21 Nov 2022

Associate Editor

ACCEPT 21 Nov 2022

Dear Author,
Thanks for your revision. I think it is OK for publication.