



SDI Review Form 1.6

Journal Name:	Asian Journal of Medical Principles and Clinical Practice
Manuscript Number:	Ms_AJMPCP_47568
Title of the Manuscript:	<u>HEALTH SERVICES UTILIZATION PATTERNS AMONG ENROLLEES OF THE NATIONAL HEALTH INSURANCE SCHEME AT A TERTIARY HEALTH FACILITY IN FCT - ABUJA, NIGERIA.</u>
Type of the Article	Original research paper

General guideline for Peer Review process:

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:

(<http://www.sciencedomain.org/page.php?id=sdi-general-editorial-policy#Peer-Review-Guideline>)

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)
<u>Compulsory</u> REVISION comments	<ol style="list-style-type: none"> 1. The manuscript requires editing to make presentation clear to the reader. Examples of words/sentences/paragraphs and long sentences that are not clear or confusing are highlighted in the reviewed document attached. 2. Unless otherwise, write FCT in full title and the first time in the document, then use abbreviation. 3. What is the knowledge gap that this study addressed? In other words, what is the knowledge contribution of this study? It seems all presented are/were known! So, stating this clearly would strengthen this manuscript. 4. How did the authors measure patients' perceptions towards the NHIS? 5. What is affordable and qualitative healthcare as used in this context? 6. Some ideas/arguments presented in the discussion are not based on findings and not linked/connected to the study (See K13, 19, 21). Avoid re-presenting findings in this section. 7. What is the role of family members, friends and community on one's healthcare utilization practices? (see K7). 8. What are the implications of findings presented in Table 4 to NHIS and the Insurance Policy in Nigeria? 9. Authors should come up with manageable and implementable recommendations to Abuja hospital, NHIS and the government regarding insurance policy and implementation strategies in Nigeria, which would add value to this study. 	Thank you for your invaluable comments. Corrections and modifications made.



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<u>Minor</u> REVISION comments	1. Authors may wish to have the manuscript edited. 2. Address comments suggested in the reviewed document attached.	Corrections and modifications made.
<u>Optional/General</u> comments	1. This is a good study that needs minor modification/reworking.	Corrections and modifications made.

PART 2:

	<u>Reviewer's comment</u>	<u>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)</u>
<u>Are there ethical issues in this manuscript?</u>	<u>(If yes, Kindly please write down the ethical issues here in details)</u>	