



Ratna Dwi Wulandari &lt;ratna-d-w@fkm.unair.ac.id&gt;

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**BMC Public Health - Receipt of Manuscript 'Health Insurance Ownership...'**

1 message

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**BMC Public Health** <bmcpublichealth@biomedcentral.com>  
To: ratna-d-w@fkm.unair.ac.id

Mon, Mar 14, 2022 at 7:54 AM

Ref: Submission ID 6af25630-738a-4689-9354-eb768a78b3a1

Dear Dr Wulandari,

Thank you for submitting your manuscript to BMC Public Health.

Your manuscript is now at our initial Quality Check stage, where we look for adherence to the journal's submission guidelines, including any relevant editorial and publishing policies. If there are any points that need to be addressed prior to progressing we will send you a detailed email. Otherwise, your manuscript will proceed into peer review.

You can check on the status of your submission at any time by using the link below and logging in with the account you created for this submission:

[https://researcher.nature.com/your-submissions?utm\\_source=submissions&utm\\_medium=email&utm\\_campaign=confirmation-email&journal\\_id=12889](https://researcher.nature.com/your-submissions?utm_source=submissions&utm_medium=email&utm_campaign=confirmation-email&journal_id=12889)

To help with your article processing charge at acceptance, and to see if you're eligible for any waivers or BMC membership discounts, please click here:

<https://payment.springernature.com/quote/identify/submission/6af25630-738a-4689-9354-eb768a78b3a1>

Kind regards,

Peer Review Advisors  
BMC Public Health

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**BMC Public Health: Decision on your manuscript**

1 message

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**BMC Public Health** <bmcpublichealth@biomedcentral.com>  
To: ratna-d-w@fkm.unair.ac.id

Mon, Aug 22, 2022 at 3:16 PM

Ref: Submission ID 6af25630-738a-4689-9354-eb768a78b3a1

Dear Dr Wulandari,

Re: "Health Insurance Ownership among Female Workers in Indonesia: Does socioeconomic status matter?"

We are pleased to let you know that your manuscript has now passed through the review stage and is ready for revision. Many manuscripts require a round of revisions, so this is a normal but important stage of the editorial process.

**Editor comments**

Editor comments: The authors should kindly address the comments of the reviewer who has returned another set of comments. I should be able to take a decision after this round of submission provided the comments are sufficiently addressed and I find the manuscript suitable for publication in my own assessment as academic editor

To ensure the Editor and Reviewers will be able to recommend that your revised manuscript is accepted, please pay careful attention to each of the comments that have been pasted underneath this email. This way we can avoid future rounds of clarifications and revisions, moving swiftly to a decision.

Once you have addressed each comment and completed each step listed below, please log in here with the same email you used to submit your manuscript to upload the revised submission and final file:

<https://submission.nature.com/submit-revision/6af25630-738a-4689-9354-eb768a78b3a1>

Alternatively, please visit <https://researcher.nature.com/your-submissions> to upload your revised submission and to track progress of any other submissions you might have.

**CHECKLIST FOR SUBMITTING YOUR REVISION**

1. Please upload a point-by-point response to the comments, including a description of any additional experiments that were carried out and a detailed rebuttal of any criticisms or requested revisions that you disagreed with. This must be uploaded as a 'Point-by-point response to reviewers' file.

Please note that we operate a transparent peer review process, where we publish reviewers' reports with the article, together with any responses that you make to reviewers or the handling Editor.

2. Please highlight all the amends on your manuscript or indicate them by using tracked changes.

3. Check the format for revised manuscripts in our submission guidelines, making sure you pay particular attention to the figure resolution requirements:

<https://bmcpublichealth.biomedcentral.com/submission-guidelines>

Finally, if you have been asked to improve the language or presentation of your manuscript and would like the assistance of paid editing services, we can recommend our affiliates, Nature Research Editing Service:

<https://authorservices.springernature.com/language-editing/> and American Journal Experts: <https://www.aje.com/go/springernature>

Please note that use of an editing service is neither a requirement nor a guarantee of publication. Free assistance is available from our resources page: <https://www.springernature.com/gp/researchers/campaigns/english-language-forauthors>

To support the continuity of the peer review process, we recommend returning your manuscript to us within 14 days. If you think you will need additional time, please let us know and we will aim to respond within 48 hours.

Kind regards,

Hubert Amu  
Editorial Board Member  
BMC Public Health

Reviewer Comments:

Reviewer 2

General Comments:

The authors submitted a revised manuscript which is an improvement over the previous paper. While the revision have been done, I still have several comments which are important regarding the introduction and results of the study.

Major Comments

Introduction

1. While the first paragraph provides a strong urgency of the vulnerability for female workers, the second and third paragraph does not feel well integrated into the introduction of the manuscript. Bringing up the NHI should be done in the introduction but must be better integrated/repositioned in the introduction section.

Results and Discussion

1. Despite Socio-Economic Status being the main variable, I still believe that an additional table of tabulation of each variable would be helpful to see the distribution of the data (no need to cross tabulate or do chi square tests).
2. Regarding the occupation discussion, it is important to note that there are regulations regarding NHI ownership for workers which is strongly mandatory for formal workers, especially workers that work in the government/police/army etc which may explain the high AOR in for civil servants/policy/army. This may explain why farmers and entrepreneurs (more specifically for informal MSMEs) who are informal have a lower probability of owning NHI (as they are less regulated for NHI ownership compared to formal workers). This may also be integrated to strengthen the policy recommendation which is currently very general.
3. Regarding age group variable, the AOR increases as the respondent gets older for NHI. However, the AOR decreases as the respondents gets older other insurance. Do the authors have any explanation for this result?

Minor Comments:

General

1. Please check again the writing as there are some typos.

Data and Methodology

1. The wealth index has been said to use the quantile approach to divide the five socio-economic groups. However, the n of each group are not quite similar (for example the poorest group has 1950 observations, whereas poor group has 1529). Can you explain why there is significant difference between the groups. Using a quintile approach, the groups n should be more or less similar. Also. could you add some more details on how you weighted the expenditure.

Conclusion

1. As the study is focusing on the Socio-Economic Status is there any issues on affordability of health insurance that could be tackled in the policy recommendation?



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**BMC Public Health: Decision on your manuscript**

1 message

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**BMC Public Health** <bmcpublichealth@biomedcentral.com>  
To: ratna-d-w@fkm.unair.ac.id

Wed, Sep 14, 2022 at 5:23 PM

Ref: Submission ID 6af25630-738a-4689-9354-eb768a78b3a1

Dear Dr Wulandari,

Re: "Health Insurance Ownership among Female Workers in Indonesia: Does socioeconomic status matter?"

We're delighted to let you know that your manuscript has been accepted for publication in BMC Public Health.

Editor comments  
Accept

Prior to publication, our production team will check the format of your manuscript to ensure that it conforms to the standards of the journal. They will be in touch shortly to request any necessary changes, or to confirm that none are needed.

Checking the proofs

Once we've prepared your paper for publication, you will receive a proof. At this stage, please check that the author list and affiliations are correct. For the main text, only errors that have been introduced during the production process, or those that directly compromise the scientific integrity of the paper, may be corrected.

Please make sure that only one author communicates with us and that only one set of corrections is returned. As the corresponding (or nominated) author, you are responsible for the accuracy of all content, including spelling of names and current affiliations.

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Once again, thank you for choosing BMC Public Health, and we look forward to publishing your article.

Kind regards,

Hubert Amu  
Editorial Board Member  
BMC Public Health

Reviewer Comments:

Reviewer 2

The authors submitted a revised manuscript which is an improvement over the previous version of the paper. I believe the suggestions have been integrated well, the data has been explained in depth, and the analysis is more enriched compared to the initial manuscript. I believe this manuscript should be accepted.

P.S. If you wish to co-submit a data note to be published in BMC Research Notes (<https://bmcresearchnotes.biomedcentral.com/about/introducing-data-notes>) you can do so by visiting our submission portal <http://www.editorialmanager.com/resn/>. Data notes support open data (<https://www.springernature.com/gp/open-research/open-data>) and help authors to comply with funder policies on data sharing. Please note that this additional service is entirely optional.