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| Journal Name: | Asian Journal of Economics, Business and Accounting |
| Manuscript Number: | **Ms_AJEBA_64712** |
| Title of the Manuscript: | **Impact of Publicly Funded Health Insurance Scheme and Risk Coping Strategies Against Health Expenses in Kerala** |
| Type of the Article | **Original Research Article** |

**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/journal/10/editorial-policy )

SDI Review Form 1.6

**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)* |
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| **Compulsory** REVISION comments | i. Subject paper to language editing. It is fraught with grammatical and punctuation errors for example:<br>-**Title** = replace ''against'' with ''on'';<br>- **Abstract:** Aims = replace ''understand'' with ''determine; Duration = delete ''period'', replace ''between with ''from''; Methodology = replace ''understand'' with ''determine''; Results = ''where as'' is one word (whereas) etc.<br><br>ii. Rephrase objective thus *''to determine whether publicly funded insurance schemes have significantly enabled poor households to come out from expensive coping strategies such as borrowing and sale of assets in the State of Kerela, India''.*<br><br>iii. Introduction: introduction should be properly paragraphed. Rephrase objective as in (ii) above.<br><br>iv. Review of Literature: line 9 = Babiarz et al > name all the authors in the first instance and use ''et al'' subsequently. This citation also shows a mixture of MLA style and APA style. It is not consistent with the citation style (MLA) used elsewhere in the paper.<br><br>v. Methodology: Data > line 3,4 & 5 > state the baseline used by the government to define poverty line. Line 8 > past 365 days > Adjust the time to reflect duration of the study (January 2018 to January 2019). This period as stated cannot be referred to now as the past 365 days, because we are already in 2021. Methods: Paragraph 5 & 6 > delete bullets. | i. Made all the necessary grammatical and punctuation errors corrections as suggested by the reviewer in the manuscript .Also have changed the title to **Impact of Publicly Funded Health Insurance Scheme on Risk Coping Strategies Against Health Expenses in Kerala** .<br>ii. Rephrased the objective to *''to determine whether publicly funded insurance schemes have significantly enabled poor households to come out from expensive coping strategies such as borrowing and sale of assets in the State of Kerela, India''.*<br>iii. Objective is rephrased as suggested in the second comment and introduction is also paragraphed<br>iv. Citation of Babiarz et al changed to the prescribed style of citation<br>v. All the corrections suggested by the reviewer has been incorporated . base line suggested by government is mentioned in the text and changed the period by mentioning duration of the study. Bullet points used in methods were also removed. |
| **Minor** REVISION comments | NIL | |
| **Optional/General** comments | It is an excellent paper that contributes to public policy implementation and good governance. It can be published after the above corrections have been made. | Thank you for your valuable comments and suggestions. It really helped to improve the manuscript. |

**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)* |
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| **Are there ethical issues in this manuscript?** | *(If yes, Kindly please write down the ethical issues here in details)* | |