SDI Review Form 1.6

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:

(ttp://www.sciencedomain.org/journal/10/editorial-policy)

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)*
Compulsory REVISION comments	Accepted	Thank you for your valuable comments and suggestions. It really helped to improve the manuscript.
Minor REVISION comments		
Optional/General comments	Author analyzing the role of publicly funded health insurance schemes in helping the poor households come out from expensive coping strategies against health expenses in the state of Kerala, India. To the best of my knowledge, below are few some general points: - Author need to clearly state the aim and objectives of the study. - Authors need to make editorial corrections from abstract through the whole manuscript. - Author need to make appropriate recommendation based on the findings of the study. - Although author included sufficient and relevant references, few of the references are however old and may need to be replaced, if possible. On a final note, this article is graded Good.	1. Have made necessary corrections to clearly state the aim and objectives of the study in the introduction. 2. Made the editorial corrections from abstract through the whole manuscript. 3. Made appropriate recommendations and suggestions based on the findings of the study. 4. One of the old literature is removed while a literature by Waters H R. on Measuring the impact of health insurance with a correction for selection bias—a case study of Ecuador (1999) is a reference used by even recent studies to check the endogeneity bias among health insurance studies. Therefore have used the same as a reference in explaining method to check endogeneity.

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