Peer Review Report

Review Report on Health Insurance Literacy and Medical Care Avoidance Among International Students: A Case Study

Original Article, Int J Public Health

EVALUATION

Q 1 · Please summarize the main findings of the study.

Summary: The authors note that many individuals have a poor understanding of the health care system, including health insurance. International students in American colleges may have a particularly difficult time understanding the US system, because it is generally different from the one in their home countries and these differences may be exacerbated by language difficulties. Because international students may have a poor understanding of the health insurance system, they may be reluctant to obtain care in a timely manner, possibly resulting in illness and injury that could have been avoided or reduced in duration and severity with timely care.

In this study, the authors surveyed international students at a university in the Midwest, asking them questions to assess their understanding of health insurance in the US, and to determine if their lack of knowledge may have prevented or delayed seeking medical care. The first set of questions on the survey ask the respondents to provide background information, including questions on demographic characteristics, the continent they are from, the degree program in which they are enrolled, the number of years they have been in the US, and their income and source of health insurance and its financing, inter alia. The second component of the survey consisted of a 17 item quiz on health to assess their knowledge. In addition, there were two multiple choice questions where the respondents were asked to compute their out-of-pocket liability under two sets of conditions. The third component ask the respondents to assess their knowdege if the insurance system, both before and after completing the 17 question quiz. The fourth and final section of the survey asked two questions. The first was whether the respondent was ever confused about using their health insurance, and the second question asked them if their lack of understanding of health insurance kept them or delayed them from obtaining medical care. If either question was answered "yes" a follow-up question asked the respondent to explain their answer. The authors found that, on average, respondents could answer only about 53% of the questions posed in the 17 question quiz. The authors correlated scores with demographic and other characteristics of the sample. Those who were in the US longer did better, for example, and those students who were from North America did better than students from other continents. Of the two questions that required computation of out-of-pocket liability, only about 22% of the students answered the first question correctly and about the same percentage of students answered the second correctly. About 57% of the respondents reported that they were confused about health insurance or choosing a plan. If those responding "maybe" are included, the 72% of respondents indicated they were confused about health insurance. About 29% of respondents reported that lack of understanding of health insurance has stopped or delayed them from obtaining medical and another 15% of respondents indicated that lack of knowledge might cause a delay or prevent them from seeking medical care.

Based on these results, and others in the paper but not reiterated here, the authors conclude that colleges and universities hosting international students should provide more complete orientation regarding the US health system and health insurance in particular.

Q 2 · Please highlight the limitations and strengths.

Strengths include an interesting survey instrument applied to a sample of international students at a midwestern. university.

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Q 3 **Please provide your detailed review report to the authors. The editors prefer to receive your review structured in major and minor comments. Please consider in your review the methods (statistical methods valid and correctly applied (e.g. sample size, choice of test), is the study replicable based on the method description?), results, data interpretation and references. If there are any objective errors, or if the conclusions are not supported, you should detail your concerns.**

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authors might consider applying a "small population adjustment" to the tests of statistical significance, though the sample size of 143 does offer an almost insurmountable challenge. This is the case, also, for the coefficients in the Tobit model analysis.

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PLEASE COMMENT

Q 4   **Is the title appropriate, concise, attractive?**

Title is fine. Its descriptive of what the paper addresses.

Q 5   **Are the keywords appropriate?**

Keywords are fine.

Q 6   **Is the English language of sufficient quality?**

Language is good.

Q 7   **Is the quality of the figures and tables satisfactory?**

No.

Q 8   **Does the reference list cover the relevant literature adequately and in an unbiased manner?)**

Yes,

QUALITY ASSESSMENT

Q 9	Originality	▮▮▮▯▯
Q 10	Rigor	▮▮▯▯▯
Q 11	Significance to the field	▮▮▮▯▯
Q 12	Interest to a general audience	▮▮▮▯▯
Q 13	Quality of the writing	▮▮▮▮▯
Q 14	Overall scientific quality of the study	▮▮▯▯▯

REVISION LEVEL

Q 15 **Please make a recommendation based on your comments:**

Major revisions.