





An Integrated Model for Health Insurance Fund Consolidation with Emphasis on the Experiences of Selected Countries

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1. Round 1

1.1. Reviewer 1

Reviewer:

The statement, “In contrast, in countries like the United States, Germany, and France, private insurance organizations compete...” could benefit from statistical evidence or references to support claims about the prevalence of private vs. public insurance models in these countries.

The sentence, “Iran’s health system is also facing the challenge of sharply rising costs...” could be strengthened by including specific cost growth data for Iran, as this would underscore the urgency of the issues discussed.

The statement, “The proposed model demonstrated a good fit...” could be supported by including the specific fit indices achieved (e.g., CFI, RMSEA) directly within this section for quick reference.

The format in Table 2 is somewhat cluttered, with checkmarks spread across many categories. Consider restructuring or summarizing the information into text to increase readability and highlight key similarities/differences more clearly.

The phrase, “Reduction of structural management levels” (Structural Factors), would benefit from clarification. Is this referring to hierarchical levels within insurance organizations? Including a definition or example here would improve reader comprehension.

Authors revised the manuscript and uploaded the new document.

1.2. Reviewer 2

Reviewer:

The criteria for “health insurance experts” require at least five years of managerial experience, but it’s unclear how “academic experts” were selected beyond publication record. Defining selection parameters for academic participants would improve methodological transparency.

The use of “the researcher’s judgment” in excluding sources (n=121) may introduce bias. Including objective exclusion criteria for sources would strengthen the rigor of the study.

In Table 1, transition speeds and development periods are presented for each country. However, the rationale for this categorization is missing. A brief explanation in the text regarding the implications of transition speed on health insurance efficiency would be helpful.

The study states, “Positive values indicate appropriate model quality,” but does not provide the redundancy index value. Including the exact redundancy index value here would be informative for assessing model quality.

The structural model in Figure 1 lacks a title and axis labels. Clearly labeling all elements within the model diagram would help readers understand each model component’s role without referring back to the text.

The sentence, “Timely and appropriate employee encouragement...” needs more specific context about how this encouragement impacts integration. Including examples or evidence from the study data would make this point more compelling.

The recommendation to “enhance cooperation among stakeholders” is somewhat vague. Providing more specific recommendations based on study findings—such as specific cooperative practices from successful countries—would give clearer guidance.

Authors revised the manuscript and uploaded the new document.

2. Revised

Editor’s decision after revisions: Accepted.

Editor in Chief’s decision: Accepted.