



REVIEWER’S REPORT

Manuscript No.: IJAR-50875

Date: 04-04-2025

Title: The Economics of Health Insurance Coverage Levels in the U.S.: A Predictive Modelling of Policyholder Preferences”

Recommendation:

- Accept as it is.....**YES**.....
- Accept after minor revision.....
- Accept after major revision
- Do not accept (*Reasons below*)

Rating	Excel.	Good	Fair	Poor
Originality	√			
Techn. Quality		√		
Clarity		√		
Significance			√	

Reviewer’s Name: Mr Bilal Mir

Reviewer’s Decision about Paper: **Recommended for Publication.**

Comments (*Use additional pages, if required*)

Reviewer’s Comment / Report

The study titled “*The Economics of Health Insurance Coverage Levels in the U.S.: A Predictive Modelling of Policyholder Preferences*” presents a rigorous and well-structured examination of the determinants influencing consumer choices among Basic, Standard, and Premium health insurance plans in private markets. By employing multinomial logistic regression and random forest models, the research provides a data-driven perspective on how demographic, socioeconomic, lifestyle, and clinical factors shape coverage selection.

The **Abstract** effectively outlines the study’s objectives, methodology, key findings, and implications. The identification of insurance cost as the dominant factor influencing plan selection is well-supported, with insightful observations on demographic trends, particularly regarding age, BMI, and family size. The discussion on high-risk groups, such as smokers and individuals with heart disease, opting for Basic plans highlights a crucial issue of underinsurance, reinforcing the study’s relevance to policy considerations. The validation of results through a random forest model with an 80% accuracy rate strengthens the credibility of the findings.

The **Introduction** provides a strong contextual foundation, emphasizing the pivotal role of health insurance in financial security and healthcare access within the U.S. system. The discussion of tiered

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private insurance plans and their associated complexities is well-articulated, drawing on relevant literature to frame the problem of mis-insurance. The integration of behavioral economics concepts, such as loss aversion and framing effects, adds depth to the discussion of suboptimal plan selection. Additionally, the review of international studies highlights the research gap regarding multi-tiered insurance choices, reinforcing the study's novelty and importance.

Overall, the study is well-structured, with a clear research focus, strong methodological framework, and compelling statistical evidence. The findings offer valuable insights into consumer behavior in health insurance markets, with potential implications for policy interventions aimed at improving decision-making support, personalized pricing strategies, and plan design simplification.