

REVIEWER'S REPORT

Manuscript No.: IJAR-53620

Date: 30/08/2025

Title: Public vs. Private Financing of the Israeli Healthcare System: Trends, Challenges, and Policy Implications (1995–2023).

Recommendation:

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

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

Reviewer Name: Emmanuel KUBANA

Date: 30/08/2025

Reviewer's Comment

The manuscript provides a timely and important analysis of the long-term financing trends in Israel's healthcare system. The authors highlight the steady rise in private expenditure and its implications for equity and sustainability. This is an important contribution to the literature on healthcare financing, especially given Israel's unique model combining universal insurance with a large private sector. However, the paper suffers from significant issues of redundancy, structural clarity, and lack of originality in certain sections. With revisions, the paper has the potential to make a strong contribution to comparative health policy debates.

Detailed Reviewer's Report

Strengths

- **Relevance and Timeliness:** The topic is highly relevant, given global concerns about healthcare equity and financial protection.
- **Data Coverage:** The paper draws on comprehensive data sources (Israeli Ministry of Health, OECD, CBS, Bank of Israel), which provide credibility to the findings.
- **Policy Orientation:** The manuscript clearly links empirical findings to policy implications, which is valuable for policymakers.
- **Comparative Perspective:** Positioning Israel against OECD benchmarks enhances the significance of the findings.

International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

www.journalijar.com

REVIEWER'S REPORT

Weaknesses / Areas for Improvement

- **Redundancy and Repetition:** Many sections (Introduction, Literature Review, Methodology, Discussion, Conclusion) contain repeated paragraphs, which undermine readability and suggest weak editing.
- **Original Contribution:** While the descriptive analysis is useful, the manuscript would benefit from deeper analytical insights (e.g., causal mechanisms behind the rise of private financing, political economy of reforms, public attitudes toward privatization).
- **Data Presentation:** The findings rely on a single table. Additional figures/graphs (time series trends, comparison with OECD peers, breakdown by private insurance vs. out-of-pocket) would strengthen the paper.
- **Literature Review:** The section is highly repetitive and mainly descriptive. It should be consolidated and should include more recent studies (2022–2023) on equity and financial protection in Israel.
- **Policy Discussion:** While recommendations are mentioned, they remain general (e.g., “strengthen public system,” “limit co-payments”). The paper could suggest more concrete reforms (e.g., fiscal mechanisms to raise public spending, regulation of supplementary insurance).
- **COVID-19 Period:** The role of emergency state funding is mentioned but underdeveloped. The authors could analyze whether COVID-19 created opportunities for permanent reforms or only temporary relief.
- **Language and Style:** Minor grammatical errors and overly long sentences reduce clarity. A language edit is needed.

Section-Specific Comments

- **Abstract:** Clear and informative, but could better highlight key findings beyond descriptive statistics (e.g., what are the most urgent policy challenges?).
- **Introduction:** Needs tightening to avoid redundancy. It is more concise framing of the financing problem and research gap would improve focus.
- **Literature Review:** Should be shortened and synthesized. Currently suffers from multiple repetitions of the same references. Expand with international comparisons (e.g., lessons from OECD countries that reduced private expenditure successfully).
- **Methodology:** Adequate, but it would help to clarify how the authors validated data consistency across sources (OECD vs. national reports).
- **Findings:** Needs richer data visualization. Consider disaggregating private expenditure (OOP vs. supplementary vs. voluntary insurance).
- **Discussion:** Important themes raised (equity, two-tier system, sustainability) but too general. Should link more explicitly to empirical evidence.
- **Conclusion:** Repetitive. Should be more concise and emphasize actionable policy lessons.

Recommendation

Major Revision

The paper addresses an important and timely issue with solid data sources, but major revisions are needed to address redundancy, enhance analytical depth, improve data presentation, and strengthen the policy discussion.