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REVIEWER S REPORT

Manuscript No.: IJAR-54432

Title:

The Price of Pain: Market Failures, Malpractice, and the Crisis of Trust in Healthcare

Recommendation:	Rating	Excel.	Good	Fair	Poor
Accept as it is DDDDDYesDDDDDD.	Originality		✓		
Accept after minor revision \(\Boxed{1} \Boxed{0} \Boxed{0} \Boxed{0} \\ Accept after major revision \(\Boxed{0} \	Techn. Quality			✓	
Do not accept (<i>Reasons below</i>) $\Box\Box$	Clarity		✓		
	Significance		✓		

Reviewer Name: Prof Dr Dillip Kumar Mohapatra

Detailed Reviewer □ s **Report**

1. Strengths

- Interdisciplinary Approach Integrates economics, ethics, and policy for a holistic analysis.
- Global Comparative Analysis Examines healthcare systems across the U.S., India, U.K., and China.
- Real-World Relevance Addresses malpractice, commercialization, and digital health trust issues.
- Strong Policy Orientation Ends with practical and actionable recommendations.
- Clear Ethical Emphasis Reaffirms healthcare as a trust-based ethical system.

2. Weaknesses

- Limited empirical or statistical data to support theoretical analysis.
- Literature review lacks latest (post-2020) sources on AI and digital health ethics.
- Minor formatting inconsistencies; long paragraphs affect readability.
- Case study presentation could be reframed as illustrative rather than research-based.
- Few visuals or data tables; adding them would improve clarity.

3. Significance

- Explores the global erosion of trust in healthcare after COVID-19.
- Links economic theory with modern ethical and policy challenges.
- Provides actionable insights for reform and governance in health systems.
- Serves as a conceptual reference for interdisciplinary healthcare research.

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• Advocates balance between economic efficiency and ethical responsibility.

4. Key Points / Highlights

Abstract & Introduction: Defines healthcare as a trust-based system weakened by commercialization and information asymmetry.

Literature Review: Based on Arrow (1963); explains market failure concepts in health systems.

Market Failures: Highlights information asymmetry, moral hazard, adverse selection, supplier-induced demand, and lack of smart shopping.

Case Studies: Compares reforms across multiple countries and includes a real-life Indian malpractice case.

Emerging Trends: Analyzes AI, telemedicine, and digital trust challenges.

Policy Recommendations: Suggests regulation, education, insurance reform, tech integration, and global cooperation.

Conclusion: Calls for ethical and sustainable healthcare reform to restore trust.