

International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

www.journalijar.com

REVIEWER'S REPORT

Manuscript No.: IJAR-57165

Title: Thirty Years After Israel's National Health Insurance Law: Financing Trends, Policy Challenges, and Future Directions, 2005-2024,

Recommendation:

Accept after minor revision

Rating	Excel.	Good	Fair	Poor
Originality		✓,		
Techn. Quality		✓,		
Clarity	✓,			
Significance	✓,			

Reviewer Name: Dr. Bilqees Hamza

Detailed Reviewer's Report

The research article titled "Thirty Years After Israel's National Health Insurance Law: Financing Trends, Policy Challenges, and Future Directions, 2005-2024" provides a rigorous quantitative and qualitative assessment of the fiscal sustainability of Israel's healthcare system. By analyzing macro-level data from the Central Bureau of Statistics and the OECD, the study evaluates whether the statutory "public core" established in 1995 has successfully kept pace with the triple pressures of demographic expansion, technological cost inflation, and evolving service-capacity needs. The paper successfully transitions from a historical review of legal entitlement to a forward-looking critique of financial adequacy in an era of increasing healthcare demand.

The narrative begins by establishing the financial trajectory of the system over the last two decades. The author provides a striking quantitative overview: national expenditure on health rose from NIS 47.4 billion in 2005 to an estimated NIS 146.0 billion in 2024. While the nominal growth rate appears robust, the author's critical analysis reveals a more complex reality. By noting that health expenditure as a share of GDP remained largely stable at approximately 7.3% for the fifteen years preceding the pandemic, the study highlights a "stagnation of priority." This section is essential for the article's central argument: that while the system has grown in absolute terms, it has not necessarily expanded its relative capacity to meet the needs of a rapidly aging and growing population.

A significant strength of the article is its detailed examination of the "financing gap" and the role of private vs. public funding. The author evaluates the structural tension between the statutory health tax and

International Journal of Advanced Research

Publisher's Name: Jana Publication and Research LLP

www.journalijar.com

REVIEWER'S REPORT

the actual cost of the medical basket. The analysis of the compound annual growth rate (CAGR) of 6.1% provides a clear mathematical backbone to the study, allowing the reader to visualize the pace of expenditure. However, the author expertly balances this data with a discussion on the "erosion of the public share," arguing that the stability of the GDP percentage was often achieved through increased out-of-pocket payments and supplementary insurance, rather than a proportional increase in state funding. This insight into the "privatization of risk" within a universal system is a vital contribution to contemporary policy debates.

The discussion on "Policy Challenges" moves beyond fiscal metrics to address the physical and professional infrastructure of the system. The author utilizes comparative OECD indicators to highlight the "efficiency paradox" of Israeli healthcare—achieving superior health outcomes (such as high life expectancy and low infant mortality) despite maintaining one of the lowest hospital-bed-to-population ratios in the developed world. This section handled with academic rigor, cautions against confusing "efficiency" with "adequacy." The author argues that the system's reliance on "operating at the margin" creates a dangerous lack of surge capacity, a vulnerability that was starkly exposed during the global pandemic and subsequent regional crises.

Furthermore, the paper provides a clear and actionable framework for "Future Directions." The author suggests that the next decade of Israeli health policy must focus on "structural indexation"—linking the health budget to a more realistic composite index of population growth, aging, and medical inflation. The narrative effectively argues that the "era of legal breakthrough" is over, and the "era of fiscal maintenance" has begun. By calling for a strategic reinvestment in the public hospital sector and a rethinking of the regulator-provider relationship, the study positions itself as a proactive roadmap for sustainable health governance.

In summary, this article offers a profound and timely review of the Israeli health system's economic foundations. It successfully synthesizes thirty years of policy evolution into a coherent analysis of current fiscal trends. The author's ability to link macro-economic data with normative questions of equity and access makes this a significant contribution to the fields of health economics and public administration. It is an essential read for scholars, economists, and policymakers dedicated to ensuring that the promise of universal health coverage remains a practical reality for the next generation.

Recommendations for Minor Revisions

REVIEWER'S REPORT

Data Visualization and Detail

- **Trend Analysis:** While the nominal growth figures are impressive, the article would benefit from a small table or graph showing "Real Health Expenditure per Capita" (adjusted for inflation) alongside the nominal figures. This would more clearly illustrate whether the 208% nominal increase translated into a real-terms increase in service per person.
- **VHI Penetration:** Including a brief statistic on the percentage of the population holding supplementary insurance (VHI) over this 20-year period would strengthen the argument regarding the shifting "public-private boundary."

Contextual and Comparative Refinement

- **The Pandemic Effect:** The results mention a rise in expenditure to 8.3% of GDP during the pandemic. Adding a sentence on how much of this was "temporary emergency funding" versus a "permanent structural shift" in the base budget would be highly valuable for future fiscal modeling.
- **Regional Disparities:** A brief mention of whether the financing trends have impacted regional equity (e.g., the "Periphery vs. Center" gap in service capacity) would provide a more holistic view of the "Policy Challenges" identified in the text.

Structural and Technical Elements

- **Terminology:** The author uses the term "Compound Annual Growth Rate." For a multidisciplinary audience, a brief footnote defining how this differs from a simple average growth rate would ensure the statistical findings are accessible to all readers.
- **Bibliographic Precision:** Ensure that the "CBS Media Releases" cited for 2023 and 2024 include specific release dates or series numbers to help future researchers replicate the data collection process accurately.
-

Recommendation: Recommend for publication with minor revision.