



### REVIEWER'S REPORT

**Manuscript No.: IJAR- 57881**

**Title: Israel's Four Health Funds and Their Supplemental Insurance (SHABAN).**

**Recommendation:**

**Accept after minor revision.**

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

**Reviewer Name: Dr. Bishwajit Rout**

**Reviewer's Comment for Publication.**

*(To be published with the manuscript in the journal)*

*The reviewer is requested to provide a brief comment (3-4 lines) highlighting the significance, strengths, or key insights of the manuscript. This comment will be Displayed in the journal publication alongside with the reviewers name.*

- Significance:** This study is significant because it provides a comprehensive comparative overview of Israel's four health funds using publicly available indicators. The research contributes to understanding healthcare competition, organizational performance, digital transformation, financial sustainability, and resilience under political and wartime pressures. The findings offer practical value for policymakers, healthcare administrators, and citizens seeking evidence-based insights into healthcare fund performance within a universal insurance system.
- Strength:** The manuscript's primary strength lies in its integration of multiple performance dimensions, including membership growth, supplemental insurance, digital services, complaint indicators, financial outcomes, and organizational resilience. The comparative scorecard approach offers an accessible framework for evaluating health funds. Additionally, the inclusion of wartime and political instability considerations provides a broader contextual perspective often absent from conventional healthcare performance analyses.
- Key Insight:** The most important insight is that no single health fund is universally superior across all dimensions. Maccabi performs strongly in financial indicators, digital maturity, and competitive attractiveness, while Clalit excels in scale and integration, Leumit in complaint performance, and Meuhedet in growth and family-oriented services. Effective evaluation therefore requires balancing ordinary performance indicators with resilience and service accessibility considerations.

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### *Reviewer's Comment / Report*

The paper titled “*Israel's Four Health Funds and Their Supplemental Insurance (SHABAN)*.” evaluates Israel's four competing non-profit health funds Clalit, Maccabi, Meuhedet, and Leumit across membership scale, SHABAN supplemental insurance offerings, digital capabilities, financial performance, and public complaints using 2024 official data. Clalit leads in scale and integration, Maccabi excels in competitiveness, digital services, and finances, Meuhedet in growth and family focus, while Leumit records the lowest complaints. The paper concludes no fund is universally superior; choice depends on individual needs. Balanced, transparent, and practically useful for understanding the hybrid system's strengths and trade-offs.

#### **Suggestions for Improvement:**

1. Clearly establish research gap within comparative healthcare literature.
2. Compare previous international studies evaluating public healthcare insurers to justify the necessity of this analysis.
3. Explain why public indicators alone can provide meaningful insights into healthcare fund performance and effectiveness.
4. Integrate healthcare competition and performance evaluation theories.
5. Discuss previous studies examining healthcare fund competition, patient choice, and organizational performance outcomes internationally.
6. Explain scoring framework and evaluation procedures comprehensively.
7. Describe inclusion criteria for public indicators and explain how conflicting measures were reconciled analytically.
8. Explain demographic factors influencing membership growth patterns.
9. Compare growth trends with broader healthcare utilization and population dynamics affecting fund enrollment outcomes.
10. Develop standardized framework comparing supplemental insurance benefits.
11. Evaluate cost-benefit implications of supplemental insurance programs from patient and policy perspectives comprehensively.
12. Evaluate digital service quality using accessibility, usability, reliability, and patient engagement dimensions systematically.

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The manuscript addresses an important healthcare policy topic and provides a useful comparative synthesis of Israel's health funds. However, the study currently lacks methodological transparency, theoretical grounding, quantitative rigor, and engagement with scholarly literature. The comparative scorecard requires clearer evaluation criteria, systematic weighting procedures, and stronger analytical justification. Expanding the literature review, strengthening methodological explanations, and incorporating healthcare performance theories will substantially improve the manuscript's academic quality, rigor, and publication potential. Addressing the identified weaknesses will make it suitable for publication in IJAR.

I recommend this paper for publication after minor revision.