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REVIEWER'S REPORT

Manuscript No.: IJAR-57881

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

Recommendation:

Accept as it is

Accept after minor revision Yes

Accept after major revision

Do not accept (*Reasons below*).....

Rating	Excel.	Good	Fair	Poor
Originality		Yes		
Techn. Quality		yes		
Clarity		yes		
Significance		yes		

Reviewer's ID: Dr. Himanshu Gaur

Detailed Reviewer's Report

The abstract provides a clear, well-structured comparative analysis of Israel's National Health Insurance system, focusing on its four major non-profit health funds—Clalit, Maccabi, Meuhedet, and Leumit—and effectively highlights their multifaceted roles as service providers, insurers, and purchasers within a complex healthcare framework. The study is methodologically strong in its use of multiple authoritative secondary data sources, including official 2024 membership statistics, Ministry of Health financial and regulatory reports, and public complaint records, which enhances the credibility and robustness of the comparative assessment. The key findings are presented in a balanced and nuanced manner, emphasizing that no single health fund is universally superior, but rather each demonstrates domain-specific strengths such as Clalit's scale and integrated care capacity, Maccabi's digital innovation and financial performance, Meuhedet's growth and family-oriented offerings, and Leumit's low complaint rates and streamlined structure. The study's strength lies in its multidimensional comparison across operational, financial, digital, and service quality indicators, offering valuable insights for policymakers and stakeholders. However, the analysis could be further strengthened by explicitly detailing the comparative evaluation framework or weighting criteria used for ranking, as well as addressing potential limitations related to data comparability and temporal fluctuations in performance indicators. Overall, the article makes a meaningful contribution to understanding competitive dynamics within a publicly regulated yet quasi-market healthcare system.