

## COVER LETTER

Dear Editor,

This is to confirm that the article entitled “An equity-based framework for evaluating publicly-funded health insurance programmes as an instrument of UHC in India, with application to Chhattisgarh State” submitted to the Indian Journal of Medical Ethics is original and has been co-authored by the undersigned.

This article presents a framework for comprehensively understanding the pathways of impact of publicly funded health insurance (PFHI) schemes such as RSBY on equity of access. The framework is then applied to assess the impacts of the universal health insurance scheme in Chhattisgarh, highlighting knowledge gaps and a future research agenda. This article explores terrain covering health systems, the political economy, and the development of government policies such as PFHI schemes and their impact especially the more marginalised and vulnerable groups.

A recent article in the Journal of Global Ethics by Prasad and Sengupta (2019) emphasise the need for applying ethics to the development of government policies and in assessing its implications for equitable access. This becomes more relevant in the present context in India where PFHI is being expanded through PMJAY.

We believe that this article would provide a comprehensive approach to thinking and research on PFHI schemes in India and other countries and contribute to the discourse on the application of ethics to PFHI schemes. We therefore think that this article is appropriate for submission to the Indian Journal of Medical Ethics.

All authors have participated in the work sufficiently to meet the ICMJE guidelines for authorship.

All have read and approved the manuscript.

The submission is not under consideration for publication in any other journal.

We give consent to Sulakshana Nandi to act as the author for correspondence.

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We have read the terms and conditions of authorship of IJME and accept them.

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