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30.7.2017

Dear Editor:

I would like to submit the attached paper entitled: “*A fresh look at out-of-pocket health expenditures after more than a decade health reform experience in Turkey: a data mining application*”, for publication consideration in *International Journal of Economics and Financial Issues*. I hereby confirm that this manuscript is being submitted solely.

The author for this manuscript is Songul Cinaroglu MS, PhD of the Hacettepe University and contact information is listed below. This study is prepared from a part of PhD thesis written by Cinaroglu S. (2017) named “*The Relationship Between Inequality and Equity in Health Services Financing and Catastrophic Health Expenditures*” approved by Hacettepe University, Institute of Social Sciences, Department of Healthcare Management, Ankara, Turkey. This study was financed by The Scientific and Technological Research Council of Turkey (TUBITAK).

I have trust that the manuscript and information provided is sufficient for acceptance in the journal. However, should you require further information, please do not hesitate to contact me for assistance. Thank you for your thoughtful consideration of this manuscript.

Sincerely,

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