Introduction

Many of the nearly 50 million uninsured Americans will have new coverage options available starting in 2014, either through health insurance exchanges with the help of tax credits or through expanded Medicaid coverage. The challenge will be to make sure that as many people as possible understand their options and are armed with the information they need to choose what’s best for them.

This brief focuses on the language used in written materials such as applications, renewal forms, notices, explanatory materials, brochures, etc., both online and on paper. Writers of materials that explain the new health coverage system to consumers will need to walk a fine line. The materials need to be detailed and accurate but also readable and understandable. One key to clear communication is the use of plain language rather than bureaucratic language, legalese, or jargon.

What is plain language?

Plain language is written communication that is clear, concise, user-friendly, and organized with the reader in mind. Plain language highlights key messages and is written in the more personal, active voice. It uses words that are familiar to most adults, including those with limited literacy. Its tone is informal, friendly, and conversational. Plain language is straightforward, precise, and easy to read and understand.

Who needs plain language?

Plain language improves everybody’s access to information, from those with limited literacy to those who are highly literate. It strips away the feeling that readers can only understand the document if they already know the language and culture of the writer. Plain language strives to be jargon-
free and to avoid advanced vocabulary that only well-educated adults understand. When legal, technical, or high-level words are absolutely necessary, they are explained right next to the word with an example or analogy to clarify.

For example, a phrase commonly used in health insurance materials is “in-network providers.” People who are in the health care industry know that this means a group of doctors, nurses, and hospitals who work with a particular health plan. This may not seem like jargon to those who regularly use the term, but it may be unfamiliar to your audience. Instead of referring to in-network providers, you might say “providers in your health plan.”

**Does plain language mean oversimplifying your message?**

Plain language is *not* dumbed-down text. The key messages are not oversimplified and the accuracy of the content is not compromised. Instead, messages are made clearer by writing that is less academic, bureaucratic, or legalistic. In fact, readers will be more likely to understand important information (like the rights and responsibilities related to enrolling in a particular form of health coverage) if it is written in plain language rather than highly detailed and complex language. Plain language is also easier to scan, so readers will be able to find important information quickly.

**It’s also short, right?**

Sometimes plain language writing requires *more* text, not less, to communicate complicated information clearly. Materials written in plain language are not always shorter.

**What are the guidelines for writing in plain language?**

Here are 10 guidelines to keep in mind as you prepare outreach materials, applications, websites, and call center scripts for health care consumers:
1 Know your audience

You’ll need to know whether your audience is likely to be familiar with the subject matter and vocabulary. Who is your target population? Does it include many people who are uninsured? Is it a specific racial, ethnic, geographic, or age group? Many of those newly eligible for health coverage in 2014 will not have applied for any form of public assistance in the past. Others will not have had health insurance or they will not have had experience getting coverage in this country. What is plain to some readers may not be plain to others, so identify your audience and write with their experience, knowledge, and literacy levels in mind.

Plain language must speak directly to the target audience, using words they know and giving them the information they need. You must be prepared to make adjustments in your writing to compensate for readers’ lack of background knowledge. Even with the Affordable Care Act’s simplifications and efforts to streamline eligibility and enrollment systems, health coverage issues are complex. Writing outreach materials, websites, and applications in plain language will benefit everyone who reads them.

2 Use a friendly tone

Write in a friendly, conversational tone. Ask yourself how your message would sound if you were trying to communicate it to friends or family at home, in your living room. Would you say, “SSNs will be used in the administration of public assistance programs to check the identity of household members to prevent duplicate participation”? Probably not. You’re more likely to say, “We will check your Social Security number to make sure you or your family members aren’t already enrolled in health coverage.” Use “living room language” when you write.

How will you know if the tone is right? Reading the materials out loud is a great way to check. It may feel awkward at first, but you can hear in an instant if the tone is conversational or not.
Use the active voice

Write as if you are speaking directly to the reader. Use pronouns like I, we, and you. Not only is this smoother, friendlier, and less intimidating, but it’s also much easier to read. In the active voice, the subject is doing something. In the passive voice, something is being done to the subject. In the active voice, the noun (the person doing the action) comes first, and the verb (the action) comes second.

Rather than, “An application may be completed over the telephone,” write, “You can apply over the phone.” That’s the way people talk.

Use familiar vocabulary

Say it in the clearest, simplest way possible using words people know. Replace multi-syllable words with simpler ones. Use the same word consistently to mean the same thing. Pick one and stick with it. Don’t go back and forth referring to physician and doctor. Use the more familiar, friendly term—doctor—and use it consistently.

Beware of short words with complex or multiple meanings. Short words are not necessarily easy words. For example, option, submit, and verify are all short but they are not easy or familiar to everyone. Use the best, most precise, most familiar, and simplest term that does the job—such as choice, send, and prove.

Highlight what’s important

When you’re formatting material in print or on the web, break it into manageable chunks and use consistent reading signposts to point the way. Use bold print, sections, headings, checklists, numbers, bullets, and arrows. In an online application or renewal form, use a progress bar to show the user how many steps are in the process and where they are screen by screen.

People who struggle with reading or who are unfamiliar with the content need these signposts to guide them. Signposts also help make the material easy to scan, so readers can find what they need quickly and find it again if they need to without re-reading everything.
6 Put important messages first

Emphasize the importance of key messages by placing them at the beginning of a document or sentence. For example: “If you cannot understand or complete this application, please notify staff and assistance will be provided free of charge,” becomes “You can get free help with this application if you cannot understand or complete it.”

7 Keep it simple

Keep your writing brief. Take out unnecessary words and phrases to increase clarity and readability. Write simple and straightforward sentences, aiming for 15 words or fewer. Paragraphs should be brief and cover one topic, including only information the audience needs. Eliminate unnecessary details. Edit ruthlessly.

8 Give instructions in logical steps

Write instructions in the order you want readers to follow them, step-by-step if possible. Begin each instruction with an action verb. For example: “1. Complete the application. 2. Sign the application. 3. Attach all of the required documents. 4. Mail the application and documents to us at 123 Elm Street, Topeka, KS.” Make sure each step contains only one instruction, so the reader can clearly see what to do and what order to do it in.

9 Create a clear design and layout

Make the document inviting and easy to read and understand. A good clean design will improve readability. Even content that is written in plain language can be difficult to understand if the words are too close together, the print is too small, or the layout is too busy.

10 Use the right images

A picture is worth a thousand words, so use images to help clarify the content. Each image should speak to the audience, illustrate a single message, and be placed near the appropriate text. Choose relevant, culturally appropriate images that reinforce your message.
This is all very interesting, but why should I change my writing style now?

Writing enrollment materials in plain language will improve your communication with your audience. Millions of Americans who have no experience with public coverage systems will be enrolling through health insurance exchanges or Medicaid. It is crucial that their first impressions are positive.

Enrolling should be inviting, easy, and designed with consumers in mind. If the process is complicated or confusing, they may decide not to enroll, and they may tell their friends and family not to bother.

Writing in plain language is one way to improve the likelihood that consumers will understand the process and enroll. They will feel respected, and it will be clear that the programs are designed for them. They will be relieved not to have to fight with impossible forms or complicated instructions to get the information they need. People will be more likely to read—and understand—what you write.

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