Strategy 5: Use plain language

Key Findings and Recommendations

Using plain language is a fundamental way your Marketplace can take a consumer-centered approach to communications. Making plain language the standard for all interpersonal and written communications requires organizational leadership and changes in how call center staff and in-person assisters interact with consumers. The following consumer-focused interventions can help consumers find, understand, and use information to guide their health insurance choices:

- Develop policies and systems explaining the importance of consumer-focused communications and promoting the use of plain language across your Marketplace.
- Create a guide and glossary of terms to promote consistent use of plain language by staff and contractors.
- Train employees to apply plain language techniques in writing and speech.
- Assess materials and interpersonal communications for readability and understandability.
- Monitor the effectiveness of plain language polices, processes, and tools.

Exhibit 4.S5.1 lists the aspects of consumer experience that this strategy addresses.

The Problem

Information about health insurance is complicated and often unfamiliar, even for highly educated and literate people.[67] Many consumers lack health insurance literacy—or the knowledge and skills needed to understand and deal with health insurance.

- Consumers with low health insurance literacy do not understand health insurance in general.
- Consumers also lack knowledge about specific health plan features, such as in-network providers, prior authorizations, and other requirements for obtaining care; cost-sharing; and differences among the plan levels—bronze, silver, gold, platinum—in the Marketplace.

Problems with health insurance literacy are widespread.[68, 69, 70] A 2013 survey of insured and uninsured adults aged 22 to 64[68] found:

- 42 percent of respondents reported little to no confidence in understanding health insurance terms.
- 52 percent of respondents reported little to no confidence in knowing how to figure out their share of health insurance costs.
- 47 percent of respondents reported little to no confidence in knowing how to find out what is covered and not covered before receiving a health care service.

How the Plain Language Strategy Improves the Consumer Experience (Exhibit 4.S5.1)

The use of plain language can help consumers find, understand, and use information to successfully perform tasks in the Marketplace. Implementing this strategy could help Marketplaces improve their performance on the following survey measures:

- How easily consumers can provide information about family and income.
- Getting information and help from the website.
- Getting information and help from the call center.
- Getting information and help from in-person assisters.
- How easily consumers can get information to choose a health plan.
- How easily consumers can find out which health plans offer therapeutic and home health services.
- Getting information in a needed language or format.

Identifying and understanding the different information needs of consumers is an important first step in setting your communication goals and using plain language effectively.[71] Knowing your audience and focusing on their

needs can help your Marketplace interact effectively with consumers and help them gain skills to make more informed health insurance choices.

The Strategy

Plain language is a fundamental tool to help your Marketplace take a consumer-centered approach to communications. Marketplaces can use plain language in all communications on websites, over the phone, and in-person.

Simply put**,** plain language,[72, 73] sometimes called "plain English," helps consumers:

- **Know and find** what they need.
- **Understand** what they find the first time they read or hear it.
- **Use** what they find to meet their needs.

Using clear, concise, and straightforward language helps all consumers, regardless of their reading level. See examples of common plain language techniques in exhibit 4.S5.2. See the 10 attributes of a health-literate organization in exhibit 4.S5.3.

Plain language isn't just about the words you use. You also need to identify the best ways to organize and display information so consumers can find what they need. One key is to first provide the information that is most important from a consumer point of view. An easy-to-read format that includes bullets, tables, and free use of white space also helps to prioritize and organize information.

Examples of Plain Language Techniques (Exhibit 4.S5.2)

A common rule for writing understandable text is to "write like you talk." Most plain language techniques for writing also apply to interpersonal communications.

- **Define new or technical terms** by using simple and common words and examples—for example, use "monthly payment" instead of "premium." In writing, define the terms on the same page where they are used.
- **Use "you" and "your"** to speak directly to your audience**.**
- **Use the active voice—**for example, "John chose a health plan" instead of "The health plan was chosen by John."
- **Use short, straightforward sentences.** Convey just one idea in each sentence.
- **Use contractions when appropriate—**that is, wherever they sound natural.
- **Use bullets, tables, and free use of white space** to prioritize and organize information.

Plain language also means explaining numbers and calculations clearly—for example, by giving examples and breaking down calculations into simple steps and explaining each step.[74]

Ten Attributes of a Health-Literate Organization [xix] (Exhibit 4.S5.3)

Health care organizations that are committed to meeting the communication needs of people with low health literacy:

1. Make health literacy integral to mission, structure, and operations.
2. Integrate health literacy into planning, evaluation, and quality improvement.
3. Prepare the work force to be health literate and monitor progress.
4. Obtain feedback on information and services from populations served.
5. Meet the needs of people with a range of health literacy skills without stigmatization.
6. Use health literacy strategies in interpersonal communications and confirm understanding at all points of contact;
7. Provide easy access to information and assistance.
8. Design and distribute print, audiovisual, and social media content that is easy to understand and act on.
9. Address health literacy in high-risk situations.
10. Communicate clearly what health plans cover and what individuals will have to pay.

>> **Learn more:** About ways to implement these attributes in Abrams, M. A., Kurtz-Rossi, S., Riffenburgh, A., & Savage, B. (2014). *Building health literate organizations: A guidebook to achieving organizational change*. Retrieved from http://www.unitypoint.org/health-literacy-guidebook.aspx

Benefits of the Strategy

Both health insurance and health care are filled with jargon that is unfamiliar to many people. Using plain language rather than jargon sends the message that the Marketplace wants to serve consumers, helping you build consumer trust and loyalty.

Most important, using plain language can help consumers perform key tasks, such as:

- Applying for financial assistance to help pay for health insurance; for example, providing information about their household income and the number of people in their household or filing an appeal if they believe they were improperly denied financial assistance.
- Finding, understanding, and using the information they need to choose a health plan; for example, the extent of benefits and coverage for doctor or specialist visits or how much they have to pay for each health plan.
- Comparing health plans and choosing one that meets their needs.

Consumers who can successfully complete these tasks may be more likely to enroll in a health plan, fulfilling the Marketplace's mission.

[xix] Brach, C., Keller, D., Hernandez, L. M., Baur, C., Parker, R., Dreyer, B., Schyve, P., Lemerise, A. J., & Schillinger, D. (2012). *Ten attributes of health literate health care organizations* (Discussion paper). Washington, DC: National Academy of Sciences. Retrieved from http://iom.edu/~/media/Files/Perspectives-Files/2012/Discussion-Papers/BPH_Ten_HLit_Attributes.pdf

Ways to Implement the Strategy

1. Develop consumer-centric policies, processes, and resources to promote the use of plain language across your Marketplace.

To encourage consumer-centered communications, **Marketplaces can take several steps to ingrain the use of plain language across the organization:**

- Identify and understand the information needs of your audience.
- Create an expectation of plain language at all levels of the organization, from executive leaders to frontline staff.
- Use vision and mission statements to spell out the Marketplace's commitment to helping consumers understand their health insurance options and make informed choices.
- Demonstrate the organization's commitment to plain language through written policies that include:
  - Expectations for using plain language in all interpersonal and written communications with consumers.
  - Training staff in plain language techniques.
  - Assigning management responsibility for carrying out plain language polices and evaluating their effectiveness.
  - Incorporating plain language requirements into all vendor contracts.
- "Walk the talk" by using plain language in all forms, policies, and procedures developed for employees and contractors.

Marketplaces can provide direction to staff and contractors by laying out a step-by-step process for developing plain language materials and Web pages and identifying resources that explain in detail how to apply plain language techniques.

2. Create a guide and glossary of terms to promote the use of plain language by staff and contractors.

Marketplaces can provide clear guidance on how use plain language. Exhibit 4.S5.4 offers an example of what one Marketplace included in its guide. Plain language guides usually describe the steps to develop and assess materials, including:

- Defining the intended audience and their motivations and goals.
- Defining the goal for the materials and Web pages.
- Creating the content and messages using plain language principles.
- Checking for plain language and reading level.
- Testing materials with consumers.
- Revising and retesting, if needed.

Example of One Marketplace's Plain Language Guide (Exhibit 4.S5.4)

Vermont Health Connect created a plain language style guide that provides specific guidance on how to write at the sixth- to seventh-grade reading level. In addition to plain language techniques, the guide highlights model text for communicating complex concepts, such as health insurance, open enrollment, and reenrollment, in an accessible way to low-literacy readers. A section of the guide lists easy-to-understand phrases for conveying concepts that are commonly used in Vermont Health Connect outreach and enrollment materials.

>> **Learn more:** See appendix E, resource #5.

Glossary of terms. Consumers with limited or no health insurance experience are unlikely to know terms like in-network provider, coinsurance, and formulary. Standardizing insurance and Marketplace terms and including uniform descriptions in your Marketplace plain language guide will help staff, contractors, and, most importantly, consumers. You can use the following glossaries developed for consumers as a starting point for your Marketplace's glossary:

- Summary of Benefits & Coverage & Uniform Glossary: http://www.cms.gov/CCIIO/Programs-and-Initiatives/Consumer-Support-and-Information/Summary-of-Benefits-and-Coverage-and-Uniform-Glossary.html
- HealthCare.gov Glossary: https://www.healthcare.gov/glossary/

3. Train employees to apply plain language techniques in writing and speech.

Marketplaces can reinforce the importance of clear communication to consumers by providing ongoing staff training on the use of plain language in all communications. Your Marketplace can draw on training tools developed for health care providers (see exhibit 4.S5.5) and adapt them for your context.

In addition to providing this training, your Marketplace can:

- Train a group of early adopters of plain language techniques to serve as mentors and share best practices and success stories.[75]
- Train and require employees and contractors to use the teach-back method to confirm that consumers understand the information.

  >> **Learn more:** Appendix E, resource #6 provides an overview of the teach-back method.
- Require employees and contractors to participate in plain language training and follow your Marketplace's guidelines for using plain language.

Resources: Examples of Plain Language Training (Exhibit 4.S5.5)

- *CDC Clear Communication Index*. Available at: http://www.cdc.gov/ccindex/pdf/clear-communication-user-guide.pdf
- *CMS Toolkit for Making Written Material Clear and Effective*. Available at: https://www.cms.gov/Outreach-and-Education/Outreach/WrittenMaterialsToolkit/
- *NIH Plain Language Training*. Available at: https://plainlanguage.nih.gov/CBTs/PlainLanguage/login.asp
- *Health Literacy Universal Precautions Toolkit*. Available at: http://www.ahrq.gov/literacy
- *Teach-back Toolkit*. Available at: http://www.teachbacktraining.org/

4. Assess materials and interpersonal communications for readability and understandability.

Marketplaces can take several steps to confirm that consumers will be able to understand and use written materials. Your Marketplace may find it worthwhile to apply these tactics to existing materials and Web pages as well as new drafts.

- **Use plain language checklists** to verify that staff and contractors followed plain language practices when developing the content and layout of print materials and Web pages (see exhibit 4.S5.6). Checklists are an efficient way to quickly identify what could be improved.
- **Use readability tools** to help determine whether the content matches the reading level of your audience. A number of manual and computerized tools, such as the Fry Graph Readability Formula and the Simple Measure of Gobbledygook, or SMOG, are available to assess the readability of written materials. **However,**

readability tools have limitations, especially when assessing materials containing health and other technical terms. Additionally, the results are not precise and may vary depending on which tool you use.[76]

  - Also, consider using **other tools that assess comprehension or understandability**. Marketplaces can use the Patient Education Materials Assessment Tool (PEMAT) and User's Guide[77] to identify information that may not be understandable or actionable to consumers with diverse backgrounds and varying levels of health literacy.

Resources: Plain Language Checklists (Exhibit 4.S5.6)

- *Document Checklist for Plain Language*. Available at: http://www.plainlanguage.gov/howto/quickreference/checklist.cfm
- *Document Checklist for Plain Language Writing on the Web*. Available at: http://www.plainlanguage.gov/howto/quickreference/weblist.cfm
- *Center for Plain Language 5-Step Checklist*. Available at: http://centerforplainlanguage.org/5-steps-to-plain-language/

- **Get input and feedback directly from consumers.** The best way to ensure that consumers understand information as intended is to involve them in developing materials. Marketplaces can require that contractors developing written materials and websites collect and incorporate consumer input and feedback (see exhibit 4.S5.7).

Things to Consider When Doing Consumer Testing (Exhibit 4.S5.7)

What is the appropriate type of testing?

- Focus groups are useful for eliciting ideas and opinions and testing assumptions; they work best when conducted in-person.
- Individual interviews are better suited for getting feedback on specific language or displays of information; they can be conducted in-person or over the telephone (while viewing a shared Web page).

Who should be tested?

- Identify and recruit representatives of the consumers you are targeting with your materials or Web pages. Consider a variety of characteristics, including age, race and ethnicity, language, education, previous experience with insurance, income, and geographic location.
- It can be helpful to focus on a subset of consumers who are more likely to have trouble understanding your content, such as those with less education and limited or no experience with health insurance.

How will consumers be recruited?

- Consider hiring a recruitment firm to find the people in your target group.
- Offer a small incentive (e.g., cash or a gift card) to compensate participants for their time.
- Use a trained and neutral facilitator to collect honest feedback on the materials.

For additional guidance, refer to:

- *How to Get Consumer Feedback and Input Into Websites*. Available at: http://www.rwjf.org/en/library/research/2010/01/how-to-get-consumer-feedback-and-input-into-websites.html
- *The Purpose and Process of Cognitive Testing*. Available at: https://cahps.ahrq.gov/consumer-reporting/talkingquality/resources/cognitive/index.html

5. Monitor the effectiveness of plain language policies, processes, and tools.

Marketplaces can monitor performance across the organization to ensure that staff and contractors are using plain language consistently and successfully. Ongoing performance monitoring can help identify training topics and the need for additional tools or support for employees and contractors. Specifically, your Marketplace can:

- Continuously review Web content, telephone scripts, and print materials to determine whether or not they are written in plain language, and revise as needed to incorporate plain language techniques.
- Listen to recorded calls between call center staff and consumers, review them for plain language, and provide feedback to reinforce training and strengthen employees' communication skills.
- Measure performance by collecting feedback from consumers about their experiences through short surveys, emails from website users, and/or complaints.
- Update your Marketplace's plain language systems, policies, and guidelines as needed to address any problems you find through monitoring.