

Making Information Simple, Helpful and Easy to Use

Tips from CIGNA's Customer Experience Team

by Ingrid Lindberg and Karen Clarke

Getting Started

Maximizing the impact of your benefits-related messages—as well as your employee communications budget—begins with the twin realizations that 1) *more* is not always better and 2) it's the recipient—not the sender—who ultimately defines *value*.

Many issues can put the success of your communications at risk. First is that readers will ignore the most eloquently crafted content if it doesn't deliver some personal value.

Your audience won't read (or listen) if they can't understand the message or trust its source. A simple, helpful message to the right people at the right time has more power to drive results than 10 messages that are ignored.

To this end, employee communications must be personal, targeted, coordinated and timed appropriately to create a positive and effective end-to-end experience.

Guiding Principles for Clear Communication

Communications must be clear and relevant before they can begin to deliver value. But you can't always tailor your message to address the full range of individual needs and preferences required by a diverse population.

What you can do is broaden your reach by focusing on three guiding principles:

1. Make it simple
2. Make it helpful
3. Make information consistent and easy to use

Make it Simple

Hippocrates had it right when he said: "The chief virtue that language can have is clearness, and nothing detracts from it so much as the use of unfamiliar words."

The insurance industry has created its own language, making it difficult for employees to understand their coverage:

- 85% of individuals don't understand key health care terms
- 77% are unsure of what terminology in their health plan policy really means¹

The problem runs even deeper than the use of jargon. Most health care materials are written at the 10th grade level even though 20% of the population reads at or below the 5th grade level. The majority reads at only an 8th grade level.²

CIGNA adopted the *Words We Use* "preferred language" guidelines to help simplify and drive consistency in internal and external communications. In addition to the following sample, you'll find a longer version you can use at the end of this document.

Instead of	Use
Adjudicate	Process
Formulary	Drug list
Deductible	The amount you pay before your plan begins to pay
Provider	Doctor, hospital, health care professional ...
Telephonically	By phone
Activate	Start
HRA	Health assessment, Health reimbursement account



Simplify your benefits-related communications by eliminating the jargon and adopting these guidelines:

- **Use words with one or two syllables, instead of three or four. It will lower the reading level and increase understanding.**
Example: Your doctor will ask for approval of your hospital stay. < instead of > Your doctor will request prior authorization for your hospitalization.
- **Use everyday words. Explain things as you would to friends or family.**
Example: CIGNA usually processes claims in 15 days or less. < instead of > CIGNA usually adjudicates claims within 15 days.
- **Use the words instead of acronyms—or at the very least, say them or write them out on first reference.**
Example: We will put \$50 in your Health Reimbursement Account when you complete your health risk assessment. < instead of > We will deposit \$50 in your HRA when you complete your HRA.
- **Use short, direct sentences.**
Example: We must receive your application for benefits on or before September 30. < instead of > It is necessary that your benefits application be received before October 1.
- **Include only one idea in each sentence.**
Example: Read about your benefits online. Attend an enrollment fair. Be sure to submit your enrollment form on or before November 1. < instead of > Read about your benefits online, attend an enrollment fair and then be sure to submit your enrollment form by November 1.
- **Use the active voice for shorter, more effective sentences. It's how we speak.**
Example: CIGNA will notify you if they deny the claim. < instead of > In the event your claim is denied, you will be notified by CIGNA.
- **Use these sentence principles to create brief paragraphs—150 words or less and no more than three-to-five sentences.**
- **Write at or below the sixth-grade level—lower if you need to for your audience. Use Flesch Kincaid or another measure to “test” readability.**

Putting the Principles to Work:

Understanding improves when you simplify customer communications. Based on the eHealth survey, only about 25% of people understand health plan communications.¹ CIGNA tested audience understanding of two important new communications that use simple language and design. 77% of readers understood the information in our new enrollment guide and 75% understood the information in *It's Time to Feel Better*,[®] our online health care course.

Make it Helpful

Making communications helpful requires making them personal, relevant and appropriate. This certainly is more challenging than making them simple, given the diversity of the audience. Most companies are microcosms of the American melting pot:

- Nearly 400 different languages are spoken in the United States.³
- The number of people who speak a language other than English at home (55.4 million, or 20%) has more than doubled in the last 30 years.⁴
- More than 30% of Americans (about 89 million) don't have the health literacy needed to effectively undertake and execute needed medical treatments and preventive care.⁵
- The majority of those with low health literacy, 59 million, are native-born and white.⁶

If you're struggling to communicate, or not getting the desired result, the information you're sending just may be too complex for a broad population. What one person or group finds helpful may turn others off.

To ensure employees understand *and* use their benefits effectively to manage their health, you'll need additional strategies to reach target audiences.

Barriers to Understanding and Action

The fact is that most people don't know what to do with health information even if they understand it. The 36% of U.S. adults that have below basic or basic health literacy can't understand or act on something written at about the sixth-grade reading level. Only 12% of adults read proficiently.⁶

Whether you're planning an annual strategy or an individual communication, be sure to identify and address the barriers that can keep parts of your audience from understanding and acting on your benefit, health or wellness message.

These barriers may include:

- Education and literacy level
- Low health literacy
- Language or geography
- Cultural differences, including customs and religious practices
- Communication style and preference
- Mistrust of the information source
- Specific health or medical beliefs
- Socioeconomic status or social stressors
- Experience or longevity with the company

Putting the Principles to Work: You want employees to take advantage of 100% coverage for annual physicals. Prevention and early detection lowers costs and saves lives.

Don't: "Blast" a series of emails to every employee. Those who had their check-ups will tune you out—possibly for good!

Do: Target a personalized message to those who haven't had preventive care. If there are known barriers, find ways to address them. Did you know that some cultures don't believe in preventive care; others are skeptical of anything that is "free."

Do: Develop a multimedia campaign to accommodate different learning styles and culturally appropriate communications when needed to break through barriers.

Do: Provide a Web link, URL or phone number for more information.

Make Information Consistent and Easy to Use

Simple, appropriate content can increase understanding and drive results. But you have to recognize that each message, email or article is part of an entire, end-to-end communication experience.

All of the information you send has to be consistent and well-coordinated. The look, feel and message must be positive and engaging—both to set the right tone and build trust in the source.

The following guidelines can help you simplify readability and navigation. They'll also help you create the right look and feel for your communications across various media.

Content

- Create and use your own *Words We Use* preferred language guide
- Keep the message simple and content true to your goal
- Include a clear call to action
- Chunk (group) concepts to organize your information
- Use bullets to organize and highlight key information
- Provide relevant phone numbers, email addresses or Web links for information
- Include important caveats, such as legal information or disclaimers so readers get the whole story. It helps build trust in the source

Design

- Make content easy to scan so readers can focus on what's important to them
- Use lots of white space to lessen the "intimidation" factor and increase readability
- Use relevant graphics and photos to support text and enhance understanding
- Format content according to brand and your writing guidelines
- Highlight key words
- Use headlines and subheadings for readability
- Choose colors wisely: apply psychology of color, avoid dark backgrounds and light text, choose colors that support color-blind and visually challenged viewers

Putting the Principles to Work: At enrollment time, most employees spend less than 30 minutes choosing a health plan. Research shows they want simple information that helps them choose the right plan. Yet they usually get enough information to keep them reading for two days! And many suffer from “buyer’s remorse.”

Don’t: Overwhelm them with too much information.

Do: Use print, Web, meetings and other media to address different preferences and learning styles.

Do: Rely on plain language; keep communications at fifth-to-sixth-grade level.

Do: Answer the top two questions: Is my doctor in the network? How much will I pay?

Do: Show simple, side-by-side comparisons of plan options so choosing is easier.

Do: Provide a simple enrollment checklist with questions for them to consider.

Do: Let them know exactly what they need to do, how and by when.

Do: Give them easy access to resources—Web addresses, phone numbers, meetings.

Putting it All Together

Communicating is both art and science. Effective communications require a deep understanding of your audience and they have to focus on your audience’s **needs** and **preferences**, especially if your goal is to go beyond education to behavior change.

Technology is making it easier to personalize, customize and deliver communications according to individual preferences. At the end of the day, though, you’re wasting time, money and resources if your audience ignores the message or call to action.

We’ve put these tips to the test and they’ve helped CIGNA improve the way we communicate with our customers. Put these practical tips to work on your next communication or annual strategy. Simple, clear communications provide information that can help employees understand their coverage and use it effectively to manage their health, well-being and sense of security.

1 eHealth Survey, January 2008

2 American Family Physician, Health Literacy: The Gap Between Physician and Patient, Richard S. Saefer, Jann Keenan, 8/1/2005

3 U.S. Census Bureau Report: <http://www.census.gov/prod/2010pubs/acs-12.pdf>, 2010

4 U.S. Census Bureau Report: Language Use in the United States, 2007

5 Weiss M.D., Barry, “Health Literacy and patient safety: Help patients understand.” Manual for Clinicians. 2nd Edition. Tucson; University of Arizona College of Medicine 2007, pg. 11

6 National Assessment of Adult Literacy from the National Center for Education Statistics - [The Health Literacy of America’s Adults: Results from the 2003 National Assessment of Adult Literacy](#)

Words We Use

CIGNA's *Words We Use* guidelines help us create benefits-related communications customers can understand. We apply them across all communication channels—in person, in writing, online and on the phone. These guidelines help us—and they can help you—clearly communicate information that's often difficult for individuals to grasp. Here are some key industry terms that typically confuse people, along with plain language alternatives for each.

Words to Avoid	Replace With
activate	start
activation date	start date
advise	tell, let you know
advocacy	help, coaching
adjudicate	process
authorize	approve
authorization	approval
benefit	coverage, covered services
carry-over funds	last year's unused dollars; money left in your account from last year
coinsurance	coinsurance (define the term when you first use it: the amount you pay after your insurance begins to pay)
consumer	employee, customer, individual, person, you, the person's name
coordination of benefits (COB)	coordination of payment with other insurance you may have
copay	you pay
copayment	copay (define the term when you first use it: the amount you pay toward a doctor visit)
coverage period	plan year
contract year	plan year
deductible	deductible (define the term when you first use it: the amount you pay before your plan begins to pay)
discount	discount (describe what and how they save)
effective date	start date
facility	hospital, lab, skilled nursing facility, etc.
forfeited	lost
formulary	drug list
fund	account, money, deposit money
mail order	home delivery
member	employee, individual, person, you, the person's name
member/patient liability	how much you owe, the amount you need to pay
network savings	discount (explain how a network discount works)
out-of-pocket expenses (OOP)	how much you pay for services your plan doesn't cover
participant	employee or dependent
PCP	primary care physician, primary doctor
physician	doctor
portal	website
pre-authorization	precertified
pre-cert	precertification (define the term when you first use it: approving a service before you receive it.)
providers	health care professionals, doctors, hospitals, pharmacies, etc.
ancillary provider	health care professional, dentist, nurse, pharmacist, hospital, lab, pharmacy, etc.
reimburse	pay
roll-over funds	last year's unused money you can use this year, money from last year that you can use this year
submitted charges	amount billed
suspended	not active, on hold, you won't be able to use
outreach telephonically	call, reach by phone
terminate	end, cancel
termination date	end date
utilize	use

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