

Blue Cross Blue Shield of Massachusetts

EDITORIAL STYLE GUIDE

Member and customer-facing communications

A note on using this guide

Our editorial style is fundamental to representing our brand. Every writer and proofreader should know and follow these rules. However, we need to be flexible at times to ensure we're always prioritizing **accuracy**, **clarity**, and **consistency**. If you break a rule, it should be in service to these priorities.

House style

We apply the Associated Press (AP) style to all our communications. All exceptions can be found in this guide. See [Oxford comma](#) for our most notable exception.

Brand voice and tone

All our communications should be written in our [voice and tone](#) to ensure cohesion and brand recognition. Most importantly, we are approachable, accessible, and supportive. We write informally and conversationally.

Important terms

Note capitalization. See the *Word List* for more.

Blue Cross Blue Shield of Massachusetts

Spell out the complete company name on first use, then use *Blue Cross*. You may use *Blue Cross* on first use in the following scenarios **only when the logo is present**:

- On all online platforms, including social media and .org
- When space is extremely limited, such as on a small postcard
- When use of the complete name **significantly** affects flow or readability

The full company name must always be used in assets that also refer to the Association or other Blues plans.

The only acceptable forms of our company name are:

Blue Cross Blue Shield of Massachusetts

Blue Cross MA

Blue Cross

Acronyms may **only** be used in pre-approved circumstances, such as our Twitter handle.

Note that there's no *and* in our company name.

Keep in mind that we write from the first person POV, so customer-facing copy should rarely use our company name.

The Blue Cross and Blue Shield Association

Our company is an Independent Licensee of the *Blue Cross and Blue Shield Association*. Use the full name on first use. You may use *Blue Cross and Blue Shield* after first use. Note that *and* is used in the Association name only.

It's preferable to use the full company in all instances in assets that also refer to Blues plans.

24/7 Nurse Line

Capitalized. Use *registered nurse* in descriptions.

accounts/employer/employees

In broker-facing communications, we generally use the term *account/s*. You may use *employer* when referencing a single account. Both should be lowercase. Use "employees" when talking to employers about their employees. Never use it in member-facing communications.

Care Management/Care Manager

Capitalized in all instances. Always pair with Team Blue on first use.

Team Blue Care Manager

child/kid

Use *kids* to avoid sounding overly formal. You may use *child/children* when the situation calls for it. When referring to the member's child, *your child* is preferred.

co-insurance

Not capitalized.

copayment/copay

Not hyphenated.

cost/you pay

Not *cost share*. The only acceptable use is *Hospital Choice Cost Sharing*.

create an account

Not *register*.

dietitian/nutritionist

All registered dietitians are nutritionists, but not all nutritionists are registered dietitians. The term *dietitian* is regulated, as they provide care, while the term *nutritionist* is not, as they simply promote healthy eating habits. Always confirm with the marketing manager which we're referring to. All Care Managers are dietitians.

Enhanced Dental Benefits

Capitalized.

Find a Doctor & Estimate Costs tool

Capitalized, with ampersand. *Tool* is not part of the name and therefore not capitalized.

fitness and weight-loss reimbursement

Not *benefit*, except for Medicare.

health care

Always use two words.

(the) mail service pharmacy

Lowercase.

maintenance medications

On first use: *Maintenance medications, also known as long-term medications,*

medical

Not *clinical*, except in the case of *clinical testing* or similar.

medications

Not *drugs*. See [Medicare](#) for an exception.

member/customer

Member encompasses anyone with Blue Cross health insurance. *Customer* refers to our accounts, brokers, and other partners. A group that encompasses both members and customers may be referred to as *customers*.

Member Service/Member Service representative

Capitalized, not plural. Pairing with Team Blue on first use is preferable.

Team Blue Member Service

mental health

Not *behavioral health*. Use *mental health condition* or *mental health issue*. Don't use *mental health challenge*.

mental health specialist

Use this as an all-encompassing term. Be specific when applicable: *therapist, psychiatrist, etc.*

no-cost/at no additional cost

Never use *free* unless you're referring to something other than our products, services, and tools.

partnership

This term has legal ramifications and shouldn't be used unless approved by Rosemary Farrell.

plan/benefit

A plan refers to a complete insurance policy. A benefit refers to specific features covered by an insurance plan. Reach out to the marketing manager if you're not sure whether a plan feature is technically a benefit or should be called something else, such as a feature or reimbursement.

preventive

Not *preventative*.

provider/doctor and similar terms

provider: Use to encompass anyone a member might see for care: doctors, nurses, PAs; anyone who provides/delivers care, whether in-person or virtually.

Use ***health care provider*** on first use for clarity.

primary care provider: Use only when specifying the member's chosen PCP (versus anyone who provides primary care). Spell out with abbreviation on first use, then use *PCP*.

specialist: Use infrequently to refer to a particular kind of provider such as a neurologist, orthopedic surgeon, etc. Use the specific specialist type when applicable rather than the generic *specialist*. Specialist is also used when talking about referrals needed with HMO plans.

provider of choice (POC): This term is only used for Medicare PPO members, as they aren't required to have a PCP. Use it when asking them to select a provider as we'd use PCP for HMO members.

health care professional: Use to encompass people who give advice/guide/consult but don't provide/deliver care: Care Managers, 24/7 Nurse Line, wellness coaches, nutritionists. We should give examples with this term (as we do when talking about Care Managers: *Care Managers are health care professionals, such as registered nurses and mental health specialists...*).

Always use the specific provider type when applicable: *therapist, registered nurse, etc.*

Never use *clinician, physician, or practitioner* in customer-facing communications for consistency and adherence to plain language.

regular dental checkup

Not *routine dental exam*.

routine eye exam

Not *annual eye exam*.

routine health checkup

Not *annual health checkup, physical, or exam*. See [Medicare](#) for an exception.

sign in/sign in to

Not *log in*.

substance use disorder/opioid use disorder/alcohol use disorder

Specific instances should be described as *misuse: substance misuse, opioid misuse, alcohol misuse*.

You may use *addiction* to describe the concept when *misuse* has already been established: *It may be hard to comprehend the causes and impact of addiction*.

Use *in recovery* for someone who has overcome their substance use disorder.

Never use *addict, abuse, abuser, habit, or clean*.

Team Blue

Capitalized.

Team Blue advocates (mental health and reproductive health)

Part of Team Blue, our advocates are not technically part of Member Service or Care Management. They're health care professionals who don't provide care, but listen, assess, and direct the member to appropriate mental health or reproductive health care. Always pair with Team Blue on first use. A *Team Blue mental health advocate*... The CTA should be to call Team Blue Member Service, not a specific advocate call line.

TrueCare™

Capitalized. Account-facing only.

vaccine/vaccination/immunization

Vaccine: The medicine you receive; interchangeable with *shot*.

Vaccination: The act of getting a vaccine.

Immunization: The process of becoming immune to a disease, usually through vaccination.

If multiple uses work, default to *vaccine* for plain language.

Virtual Care Team/virtual primary care provider (PCP)

The name of the product is *Virtual Care Team*, which is capitalized. All *Virtual Care Teams* come with a *virtual PCP*, which should not be capitalized. Don't use *the Virtual Care Team*, use *your Virtual Care Team* or *a Virtual Care Team*.

well-being

Hyphenated.

Communicating like a Trusted Ally

Trusted Ally is our brand positioning and persona. It guides how we talk to our members and customers. (Note that the term *Trusted Ally* isn't used in external communications. Internally, it's title case. See our [Brand Guidelines](#).)

Inclusive language

Health conditions and disabilities

We know that a health condition doesn't define a person. That's why we use person-first language, and never identity-first language.

Identity-first language identifies a person strictly by their condition:

If you're diabetic, a Care Manager can help.

This benefit is available for at-risk members.

The risk of pregnancy complications increases for overweight women.

Person-first language emphasizes the whole person and views their condition as part of that whole:

If you have diabetes, a Care Manager can help.

This benefit is available for members who may be at risk.

The risk of pregnancy complications increases for women with a BMI of 30 or higher.

Note that instead of saying *women who are overweight*, we used a specific description to avoid potential triggers and misinterpretation.

And because all our members deserve to feel seen, heard, and never shamed, we don't shy away from affirming and accurate terms like *on the spectrum* and *disability*.

Race and ethnicity

Capitalize all races and ethnicities: *Black, White, Hispanic, Asian*. Use *Hispanic* and not *Latino/a* unless referring to a person who identifies this way. Use *Black*, not *African American* and *White*, not *Caucasian*. Don't edit race and ethnicity questions on forms except for capitalization if necessary. If something looks wrong or potentially offensive, reach out for clarity.

Gender-neutral language

We support our members who identify outside the gender binary, so we use gender-neutral pronouns when we don't know a person's preferred pronoun. Replace gendered terms or phrases with gender-neutral language when appropriate.

Instead of: *Your college-aged son or daughter*

Say: *Your college-aged child*

Instead of: *This benefit includes coverage for your husband or wife.*

Say: *This benefit includes coverage for your spouse or domestic partner.*

The use of gendered terms may be considered on a case-by-case basis. We want to ensure we're being authentic in our use of inclusive language, and never pandering or performative.

Use a gender-neutral term unless it's clear that we're referring to a specific gender. For example, it's okay to say *If you're a mom-to-be* on a fact sheet about breast-pump savings.

Abortion and reproductive health

We support our members in accessing the care they need and want — without shame. We use the term *abortion* to refer to the medical procedure that terminates a pregnancy and

reproductive health when we're referring to conditions and treatments that encompass more than that procedure. We don't use *voluntary termination of pregnancy*.

Plain Language

The Plain Language Writing Act of 2010 requires us to write clear communications our audience will understand the first time they read it. It's writing that's clear, concise, and well organized, which aligns with both general and internal best practices.

It's important to be familiar with our [Plain Language Guide](#) in its entirety. Below are the fundamentals that will help ensure you sound like Blue Cross on the page.

Use contractions.

Using common contractions is essential to our brand voice. They make your writing much less formal and more conversational and relatable.

Too formal: *If you are looking for a new way to do primary care, we have got it.*

Conversational: *If you're looking for a new way to do primary care, we've got it.*

Use the active voice.

Using the active voice eliminates confusion around who is supposed to do what. In an active sentence, the person or organization that's acting is the subject.

Passive: *The bill you were sent was not correct.*

Active: *We billed you in the incorrect amount.*

Use fewer words.

Write with the strongest, most direct form of verbs to make your sentence more effective. Eliminate words that are redundant or not essential to convey meaning.

More words: *In order to enroll in Enhanced Dental Benefits...*

Fewer words: *To enroll in Enhanced Dental Benefits...*

More words: *If this a screening that you haven't had...*

Fewer words: *If this is a screening you haven't had...*

More words: *We worked together on a joint project to improve...*

Fewer words: *We worked together to improve...*

Use common words.

Plain language is common language. To communicate with your audience effectively and clearly, it's important to use informal words they can easily understand.

Wrong: *Utilize*

Right: *Use*

Wrong: *Access*

Right: *Get*

Wrong: *Is able to*

Right: *Can*

Point of view

In customer-facing communications, we generally write in the first and second person, using *we* to refer to ourselves and *you* to refer to our audience. Occasionally, we may introduce ourselves as Blue Cross Blue Shield of Massachusetts or Blue Cross on first reference and then transition to the first person. We may use the third person (*members*) with the appropriate audiences.

Headlines and subheads

Headlines in Bebas Neue are always in all caps. Never use periods in a headline unless it's more than one sentence.

Subheads should be sentence case. When a subhead is a complete sentence, use a period. Stick to either complete or incomplete sentences within a single section.

Note: We generally only use all caps is with Bebas Neue headlines and buttons. Please work with the designer to adjust other text appropriately.

Punctuation

Oxford comma

We use the Oxford (serial) comma, as it ensures clarity and accuracy. Though AP style only uses them when it's necessary to remove ambiguity, we know consistency is important in marketing communications. Customer-facing communications should always use the Oxford comma.

Comma usage

We use commas to ensure clarity, avoiding overuse. Follow these [seven rules for comma usage](#).

Note: Don't use a comma when a subject has two verbs or to separate a subject from its verb:

Wrong: *You can text your Care Manager, or call Team Blue.*

Right: *You can text your Care Manager or call Team Blue.*

Wrong: *Our experts are standing by, to help you coordinate mental health support.*

Right: *Our experts are standing by to help you coordinate mental health support.*

Avoid [comma splices](#).

Exclamation points

An exclamation point may be used when something is exciting or congratulatory. They should be used infrequently and no more than once in a single communication. It's okay to use an exclamation point in a headline or subhead when appropriate.

Periods

Every complete sentence should have a period except for the following:

- Headlines
- Icon copy

Within a set of sentences (for example, a list of bullet points), all should either be complete sentences or incomplete sentences for consistency.

Hyphen/en-dash/em-dash

Hyphens are used to join two or more words together: *well-being*.

En-dashes are used to indicate a range, often in place of the word *to*. We write out ranges, such as dates, but may use an en-dash in a chart or table.

Em-dashes are used to help explain something or pause for effect: *Schedule your exam — it really is that important.* We include a space before and after an em-dash.

Slashes

Don't use spaces on either side.

Quotation marks

Use quotation marks for direct quotes or around words or phrases that are being used in an unusual or ironic way (this should be very infrequent). When emphasizing a single word or phrase, use bold type instead (this should be infrequent). Periods and commas always go inside quotation marks. Question marks go inside only if it's part of the quoted phrase.

Colon

Use colons to introduce a list or alert readers to an explanation of the previous sentence. Capitalize the first word after a colon if it's a proper noun or the start of a complete sentence. Don't capitalize the first word when it introduces a list.

Capitalization

Capitalize the names of our products, programs, and services:

Blue 20/20 Plus

Find a Doctor and Estimate Costs tool

Care Management program

Don't capitalize general benefits or services:

reproductive health travel benefit

emergency medical outpatient services

Never capitalize conditions, everyday terms, common health care or insurance terms, or types of health care providers.

It's almost time for open enrollment...

You may need prior authorization from your doctor...

As a leader in assisted reproductive technology (ART)...

Call the 24/7 Nurse Line to speak to a registered nurse...

Never capitalize *plan*, *benefit*, or *program* unless it's part of the proper name.

Capitalize the names of forms, but not the word *form*:

Travel Benefit Reimbursement form

Capitalize and bold navigation waypoints:

Click ***Mental Health Options*** under ***My Care***.

Never capitalize team names: *marketing team*

Capitalize department names: Sales & Marketing

Only capitalize formal titles that come before a person's name, per AP style:

President and CEO Sarah Iselin said...

Sarah Iselin, president and CEO, said...

The president of the company, Sarah Iselin, said...

You may capitalize titles to show respect or reverence, as in a sponsorship ad with honorees:

Steve Tolman, President of the Massachusetts AFL-CIO

For a complete list, including exceptions, see the *Word List*.

And vs. ampersand

Always spell out *and* except when using in:

- Common abbreviations: Q&A
- Specific word pairings: *voice & tone*
- Charts and tables
- Site navigation, social media posts, and other use cases with strict character limits
- Department names/titles where & is always used

Use your best judgement regarding consistency. On .org, for example, if there's an ampersand used in a term in the nav, it might make sense to use it in the headline as well.

Numbers

Spell out numbers under ten. For numbers 10 and over, use numerals. It's okay to use numerals to refer to page numbers or in social media, callouts, icons, infographics, and headlines for readability.

Dates and times

Dates: Spell out dates entirely.

Your plan will become effective January 1, 2023.

Times: Spell out times using the following style and order:

Call Member Service Monday through Friday, from 9:00 a.m. to 5:00 p.m. ET.

Phone numbers

Phone numbers should always start with 1, use hyphens, and be in bold or clickable. Include available hours if applicable.

1-800-262-2583

Acronyms and abbreviations

Identify each term in full the first time you use it and establish the abbreviation: *The Centers for Disease Control and Prevention (CDC)*. You may choose to include the abbreviation on first use in body copy rather than in a headline or subhead. Use the abbreviation thereafter. Don't include the abbreviation unless it's used again in the document.

Exceptions that don't need to be spelled out on first use:

HMO, PPO

ASC (account-facing)

OB/GYN

U.S.

HPV, HIV, AIDS

Emails

Subject lines should be kept under 45 characters. Use sentence case and omit periods.

Pre-headers should be kept under 80 characters. Use sentence case and omit periods.

Letters

Use first name only in the salutation unless first and last is required, as with Medicare.

Social media

We can be a bit more casual when writing for social media. It's okay to break the rules for ampersands, exclamation points, abbreviations, numerals, and symbols if necessary.

Bullet points

Bullet points may be fragments or complete sentences but should be consistent within a set. Use these punctuation rules:

- Bullets should always be sentence case.
- Use periods if they're complete sentences.
- Don't use periods if they complete the introductory stem.
- If the introductory stem is a complete sentence or a fragment completed by each bullet, end it with a colon.

Numbered lists

Only use a numbered list instead of bullets if you're sharing actions that must be done in a particular order. Follow the same guidelines as used for *bullet points* above.

Icons

All icon copy should be sentence case. Don't use periods unless they're more than one sentence long or there's a subhead and body copy. Don't use a period with the icon subhead.

Forms and charts

Use sentence case. It's okay to switch between complete and incomplete sentences if necessary. In this case, don't use periods. If something is hot, it's okay not to update to sentence case. Use your best judgement or reach out to the marketing manager — but it's always preferred to make the update.

Links

Avoid long URLs. The marketing manager should provide a vanity URL or QR code, or you can use instructions to direct the member instead:

*Sign in to MyBlue and click **Mental Health Options** under **My Care**.*

URLs should be bold and lowercase. Don't include *www*.

Don't use URLs in digital assets; use a button or insert a link into the text.

Common vanity URLs:

bluecross.org/medication – Medication Lookup Tool

QR codes

QR codes are best suited for print and out-of-home communications. Don't use them on digital assets. Including the URL with the QR code is preferred.

It's preferred to use a CTA with a QR code:

Learn more: <QR code>

To learn more, visit [medicare.bluecrossma.com](https://www.bluecrossma.com) or scan the QR code: <QR code>

Scan the QR code using your smartphone camera: <QR code>

Note: *Scan the QR code using your smartphone camera* is preferred for older/Medicare audiences.

CTAs and buttons

CTAs should be specific and provide all the information needed for the customer to take the desired action. One CTA per communication is generally preferred.

Use the specific term associated with a desired action:

Call Member Service at 1-800-262-2583. (Not contact.)

Buttons should be short, straightforward, and clearly describe where the click leads. We commonly use *learn more*, *get started*, *sign in now*, and *create an account*. They're always all caps.

Registered marks and trademarks

First use only. It's the writer's job to find out which marks are needed if not provided. See the *Derivatives* list for names we own.

Footnotes

Use footnotes when a fact isn't common knowledge or readily available across dozens of websites. If a marketing manager provides the information, they should provide the source.

No footnote necessary: *Recommended childhood vaccines have been proven safe through clinical testing.*

Footnote necessary: *More than 672 million COVID-19 vaccines have been given in the US through March 1, 2023.*

For simplicity and readability in design, we don't use bold or italics in footnotes.

Website: Website name, URL last access date.

1. Mobius MD, mobius.md/2023/01/31/the-state-of-physician-burnout-in-2023/, last accessed March 15, 2023.

Note: If the URL is very long, you may use the main URL (mobius.md).

Print article: Author name, "article title," publication name, month/year of publication.

1. Mary Smith, "Not My Story," True Stories, January 2023.

Book: Author name, book title, (page numbers), publication year.

1. John Brown, My Story, (pages 21-25), 2021.

Federal Employment Program

The FEP has its own brand, but we typically adhere to our voice and tone and use our editorial style. Reach out to the marketing manager with questions for mandated FEP language.

Co-branding

Certain instances require that we use specific language when referring to a product or service.

A product, service, or tool that we don't own:

Include *an independent company* on first use and specify what the company does.

If you're ready to get support for your mental health, Learn to Live, an independent company, may be able to help.

See the *Derivatives* list for products, services, and tools we own.

A white-labeled product, service, or tool:

If the product, service, or tool takes the user to an experience not owned by us, such as with ahealthyme®, it's a good idea to include a footnote stating it's an independent company. In this case, it's not legally mandated — but it does make for a better user experience.

Protected Health Information (PHI)

Due to PHI laws, we can't identify a member's condition, diagnosis, or treatment in any communication potentially available to outside parties, such as email. For direct mail, PHI can't be visible publicly, so it must be inside a folded mailer on a sealed envelope.

Wrong: *Keep your asthma in check.*

Right: *Keep asthma in check.*

Wrong: *Take your asthma controller medications as prescribed.*

Right: *If you have asthma, take your controller medications as prescribed.*

Or use language that speaks to the member more abstractly:

Taking controller medications as prescribed can help prevent asthma symptoms.

Note: The more sensitive the condition, the more careful we need to be. Legal also reviews for PHI.

Logo disclaimer

Whenever the Blue Cross logo appears on a page, include this legal copy at the bottom:

Blue Cross Blue Shield of Massachusetts is an Independent Licensee of the Blue Cross and Blue Shield Association.

Note: Designers should know to automatically include this.

Legal copy

It's the marketing manager's job to provide new or updated legal copy. You don't have to include it in your copy deck.

MEDICARE

Medicare is a confusing segment with lots of rules and exceptions. Reach out to Lindsay Rinaldi if you have questions.

General style

Prescription Drug Plan is used, but we should still use *medications* as the stand-alone word.

Use first and last names in salutations.

See the *Word List* for capitalization guidelines and correct usage of plan names.

Provider of choice (POC) is only used for Medicare PPO members, as they aren't required to have a PCP. Use it when asking them to select a provider as we'd use PCP for HMO members.

Provider visit types

There are three kinds of provider visits we refer to:

Welcome to Medicare Wellness Visit: This one-time preventive visit is covered within the first 12 months a person has Medicare Part B.

Annual Wellness Visit (regulatory); annual wellness visit (marketing materials): This is an assessment of health and overall well-being. It's covered by Medicare once every 12 months.

Annual Physical Exam (regulatory); annual physical exam (marketing materials): This is an assessment of bodily health, usually scheduled when a health problem arises. It's generally not covered by Medicare and therefore not referred to often in our marketing materials.

Regulatory documents

Regulatory documents, such as Summaries of Benefits and formularies, have lots of exceptions to both our general and Medicare editorial style, including:

- Capitalization and quotes are okay when they're used in coding.
- Common contractions don't have to be used.
- Certain do-not-use terms, such as *physician*, may be used.
- *Drugs* may be used in all instances.
- Acronyms can be included with the full name in multiple instances.
- Dates don't have to be spelled out.

Always look for *Regulatory* in a project name to ensure you're not making unnecessary edits. In general, **writers** should only touch new content. If you see inconsistencies in word usage or something that feels wrong, reach out to Lindsay on Teams to see if it's something you can change. **Proofers** should focus only on spelling and egregious grammatical errors.