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## PLAIN LANGUAGE WRITING GUIDE

The Plain Language Writing Act of 2010 requires us to write clear communications that the public can understand. In line with putting our members first and ensuring they have access to high-quality, affordable, and equitable health care, our goal is to help you develop communications in plain language.



### WHAT IS PLAIN LANGUAGE?

Plain language (also called plain writing or plain English) is communication your audience can understand the first time they read or hear it. It's writing that's clear, concise, and well organized, and follows other best practices appropriate to the subject and audience.

### WRITE FOR YOUR AUDIENCE

When you're writing in plain language, the first step is to identify who you're speaking to and what they need to know. Tell your audience why the content is important to them, and give them the information in language they understand.

#### ORGANIZE THE CONTENT TO MEET YOUR AUDIENCE'S NEEDS

Give them the information they need, in the order they need it. The most important information should always come first. Here are a few ways to organize your content to help your audience:

##### General to specific

If you're introducing new information, list general information first. Exceptions, conditions, and specialized information should come later.

##### Example:

You can earn up to \$300 per year in fitness and weight-loss reimbursements. Save on health club memberships, online fitness memberships and programs, fitness classes, fitness equipment, and weight-loss programs.

##### Step-by-step

If you're giving instructions, organize the content chronologically.

##### Example:

To request a fitness or weight-loss reimbursement:

1. Sign in to MyBlue.
2. Select which reimbursement you're applying for.
3. Enter your name, reimbursement details, and qualified fitness or weight-loss expense.
4. Add a receipt (optional).
5. Confirm your email address and submit your reimbursement request.

##### Positive to negative

If you're encouraging a change in behavior, start with positive information before going into the negative information.

##### Example:

You can take this step. Whether the challenge is alcohol, prescriptions, or other substances, there's treatment for you.

##### USE SUBHEADS

Start with a compelling headline, then structure your content under helpful subheads so your audience knows what to look for. Break up your content into short sections or paragraphs with informative subheads, so it's easier to digest. Each section should cover one topic.

##### Try these:

Question subheads: Is Team Blue Care right for me?  
Statement subheads: Personalized support for your care journey  
Topic subheads: What Team Blue Care can do for you

### FOLLOW PLAIN LANGUAGE EDITORIAL STYLE GUIDELINES

These guidelines will help you write in plain language. They're also fundamental to our brand style.

#### ✓ USE

##### Use the active voice

It leaves less room for confusion about who is supposed to do what. In an active sentence, the person or organization that's acting is the subject. Choose the simplest form of a verb and use present tense when you can. When you use the active voice and specify who's responsible for what, your writing is easier to understand and more powerful.

Passive sentences often include a form of the verb "to be" (are, was, were, could be) or a past participle (generally with "ed" on the end). The passive voice may be necessary when you don't know who's acting or it doesn't matter who's acting.

##### Examples:

**Passive voice:** The insurance bill you were sent was not correct.  
**Active voice:** We billed you an incorrect amount.

**Passive voice:** Coverage for the medications will be limited to one consecutive 90-day supply per calendar year.  
**Active voice:** We'll pay for one 90-day supply of this medication each year.

##### 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.

##### Examples:

**More words:** In order to  
**Fewer words:** To

**More words:** Is able to  
**Fewer words:** Can

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

You should also aim to keep sentences short, ideally no longer than 22 words long. Paragraphs should cover just one topic and range from three to five sentences. The occasional one-sentence paragraph is okay, too.

##### Use contractions

They make your writing much less formal and more conversational and relatable for your audience.

##### Examples:

**Too formal:** You are eligible for this new benefit.  
**Conversational:** You're eligible for this new benefit.

**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 pronouns

When you use "you" to address your audience, they're more likely to understand what they need to do. When you use "we" to refer to Blue Cross Blue Shield of Massachusetts, you make the copy more approachable and relatable.

##### Examples:

**No pronoun:** Copies of health club receipts must be provided.  
**Pronouns:** You must provide copies of your health club receipts.

**No pronouns:** A revised notice will be given when coverage is renewed.  
**Pronouns:** We'll send you a revised notice when you renew your coverage.

##### 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.

##### Examples:

**Uncommon:** Utilize  
**Common:** Use

**Uncommon:** Assist  
**Common:** Help

**Uncommon:** Commence  
**Common:** Start

##### Use examples

Examples can help clarify concepts that may be complex or unfamiliar to your audience.

##### Examples:

**Complex/unfamiliar:** If you're worried about facing a chronic health condition, Team Blue Care Managers are here to help.

##### Clarifying with an example:

If you're worried about facing a chronic health condition, such as diabetes or heart disease, Team Blue Care Managers are here to help.

#### ✗ AVOID

##### Avoid noun strings

Readability suffers when you group three or more nouns together in a sentence. In these cases, it's better to use a few more words to lessen confusion for your audience.

##### Examples:

**Noun string:** Physician selection service  
**Try instead:** Service to select your physician

**Noun string:** Cost share level  
**Try instead:** Level of the cost you must pay

##### Avoid acronyms

Minimize confusion for your audience by staying away from abbreviations or nicknames for terms that aren't commonly known. If you do use an acronym, spell it out the first time you use the term.

##### Example:

You're required to choose a primary care provider (PCP). Your PCP will help guide all aspects of your care.

##### Avoid jargon

Use everyday language as much as you can. Sometimes it's necessary to use technical or industry terms, but make sure you define them for your audience. Keep the other content in your writing as clear as possible.

##### Examples:

**Jargon:** Our approach to quality measurement includes metrics that drive gap closure.  
**Common:** We measure quality while closing gaps and saving money.

**Jargon:** Allowed charge  
**Common:** How much we'll pay

### PLACE WORDS CAREFULLY

Keep the subjects and objects of your sentences close to their verbs so the meaning is as clear as possible. Start your sentence with a main clause or message, then place additional clauses. Put modifiers next to the words they modify. By organizing your sentences thoughtfully, you help your audience understand the meaning better and faster.

##### Examples:

**Subject and verb not together:** If the provider you use is not a preferred provider, you're still covered, but your benefits, in most situations, will be covered at the out-of-network level, even if the preferred provider refers you.

**Subject and verb together:** We generally pay for non-preferred providers at the out-of-network level, even if a preferred provider refers you.

**Additional clause in the middle:** Claims for benefits, which must not exceed \$1,500, must be made within 30 days.

**Additional clause at the end:** Claims for benefits must not exceed \$1,500 and must be made within 30 days.

### USE DESIGN ELEMENTS THAT COMPLEMENT PLAIN LANGUAGE

#### USE LISTS

Highlight important information and shorten sentences with vertical lists.

##### Example:

When is a Team Blue Care Manager right for me?

- You have a chronic health condition such as diabetes or heart disease.
- You need complex care.
- You've just had major surgery.
- You have a mental health concern.

#### USE TABLES

They help make complex information easier to understand and digest.

Example:

First Mark: ®	Second Mark: ®'	Three or More Marks: ®'', TM, SM
<b>Owned by the Association</b>	<b>Can be owned by the Association or a third party</b>	<b>Marks of Blue Cross Blue Shield of Massachusetts are always represented second, after marks owned by the Association.</b> <b>Third parties are represented last.</b>
Registered marks for properties owned by the Association are represented by the ® mark.	A second registered mark gets one prime mark: ®'. Multiple marks used by one owner can be combined on the same disclaimer. (ex. ®', TM, SM are the property of their respective owners.)  Examples of properties owned by Blue Cross Blue Shield of Massachusetts include Medex®, aheathyme®.	Registered marks owned by Blue Cross Blue Shield of Massachusetts get one prime mark: ®'. Registered marks owned by third parties get two prime marks: ®''.  Multiple marks used by one owner can be combined on the same disclaimer (ex. ®'', TM, SM are the property of their respective owners.)  <b>Note:</b> Name of third-party owner can be substituted (ex. ®' Registered Marks are the property of Fitbit).

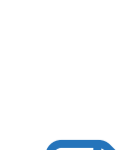
### OTHER RESOURCES FOR YOU



BRAND QUESTIONS



BRAND CENTRAL



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