

Making Employee Communications Simple, Helpful and Easy to Use

With all the confusing jargon and rules, it's a challenge for your employees to understand, and get full value from, your health plan. Here are some tips from global health service company CIGNA, to help you create communications that will help your employees get the most care at the least cost from their health coverage.



At enrollment time, most employees spend less than 30 minutes choosing a health plan—yet they usually get enough information to keep them reading for two days.

- The Fix:**
- Don't:** Overwhelm them with too much information.
 - Do:** Use print, web and meetings to address different preferences and learning styles.
 - Do:** Rely on plain language; keep communications at a 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.

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

Follow these simple rules for clear content:

- **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. Avoid industry jargon. 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 coverage on or before September 30. < instead of > It is necessary that your coverage 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.
- **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.**

For more tips to help your employees understand health plan “insurance-speak” and get better care at lower costs, go to www.cigna.com and click on the “Let’s Be Clear” button.

Use these tips for increasing the impact of your message:

Regardless of your message and communications vehicle, you have to create the right tone, look and feel.

Content

- Create and use your own “Let’s Be Clear” preferred everyday language guide
- Keep the message simple and content true to your goal
- Include a clear call to action
- 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

You want employees to take advantage of 100 percent 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.



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